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Andrew Carnegie

MR. CARNEGIE'S CONUNDRUM.

£40,000,000

WHAT SHALL I DO WITH IT?

"The man who dies rich dies disgraced!"
—ANDREW CARNEGIE.

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By W. T. STEAD.

"REVIEW OF REVIEWS" OFFICE,
MOWBRAY HOUSE, NORFOLK STREET, LONDON, W.C.
1900.

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PREFACE.

"The King sat in Dunfermline tower
Drinking the bluid-red wine."

THE opening lines of the old Scotch ballad keep ringing in my ears as I sit down to write a sketch of Andrew Carnegie. The association may seem remote, but it is not unnatural. Sixty-two years ago Andrew Carnegie was born in the ancient city and royal borough of Dunfermline; to-day he is one of the uncrowned kings of the English-speaking world. Carlyle long ago remarked that a man who had sixpence in his pocket was a king to the extent of sixpence, being able to command the allegiance and the obedience of his fellow-men to the sixpenny limit. What, then, must be thought of the sceptre of the man who is lord not merely of sixpence, but of 1,600,000,000 sixpences?—for that is the fortune which Andrew Carnegie, formerly weaver's boy in Dunfermline, has at his disposal.

On the 1st of January, 1900, Andrew Carnegie will enter into the undisputed and unencumbered possession of a fortune variously estimated at from £25,000,000 to £40,000,000, invested in preference stock in the greatest industrial concern in America. The annual income from this investment is over two millions sterling. Even if we take it exactly at two millions, the Dunfermline boy wields a plutocratic sceptre of £5,480 a day. A fortune of forty or fifty millions sterling is a rarity even in this latter age of millionaires. The head of the Vanderbilt family who died recently had not half this sum to bequeath to his heirs. There are probably only two other men in the United States whose fortune is equal to Mr. Carnegie's—Mr. Rockefeller, of the Standard Oil Company, and Mr. Astor might possibly claim precedence in the matter of worldly wealth; but all others would fall into the procession far behind. The magnitude of the Carnegie fortune is, however, the least notable thing about it. There are two other characteristics which are far more notable.

The first of these is the fact that Mr. Carnegie made his pile himself. He inherited nothing in the shape of coin from his ancestors, neither did he make any money by speculative finance. He built up his fortune by honest industry, aided by exceptional good fortune. But the other feature about the Carnegie fortune, which throws everything else into the shade, is the fact

that, after having made his millions, Mr. Carnegie is about to give them all away. He is now sixty-two years of age, and the rest of his life, which he had intended to devote to leisure and rest, he finds it necessary to devote to the duty of distributing his wealth. Long ago he gained no small measure of fame as the author of the aphorism—"A man who dies rich dies disgraced." Supposing Mr. Carnegie lives to see his ninetieth year, it will take him all his time to get rid of his money. Even if he merely distributed his annual income, he would in the next twenty-eight years have fifty-six millions to dispose of, and still, at the end of that time, he would "die disgraced," with forty or fifty millions still standing to his credit. He has therefore not merely to give away his income, but has steadily to diminish his capital investment. Should he live to be ninety, and he carries out his present intentions, he may have to distribute before the year 1028 well on to eighty or ninety millions sterling.

What will he do with it? That is Mr. Carnegie's Conundrum. A conundrum so colossal and so difficult, that I decided to devote my Annual to its discussion. Never before in the history of the world has a private citizen had the wealth of Crœsus under his own undisputed control. Few emperors and kings have ever had vaster sums at their disposal. The treasures of monarchs are always heavily mortgaged. The amount of their capital available for distribution is comparatively small. Many of them, so far from having free capital, are heavily in debt. All of them have enormous charges to meet, immense responsibilities to discharge, so that in the expenditure of wealth they have little option. This is also largely the case with regard to the wealth of the monied nobles of the Old World. They have their estates to keep up, castles to repair, an infinite series of territorial obligations to meet. And, besides, they have the dignity of the family to maintain, and to provide for their descendants. Mr. Carnegie has no obligations, no liabilities. He has only one child, a little girl of three, who would be amply provided for by a month's income. Mr. Carnegie long ago declared that he would as soon leave his son a curse as the "almighty dollar"; and although he has no son, he would probably apply the same dictum, with modifications, to his daughter. He has no ambition to found a family with hereditary estates. Seldom or never has a millionaire been more undisputed master of his millions. We need, indeed, to turn to the broad field of romance in order to find any analogy to Mr. Carnegie. In the pages of "Monte Christo," and there alone, do we find any parallel to the position which we are considering to-day. The hero of Alexandre Dumas' immortal story had certain grudges to pay off to avenge himself upon his adversaries, and this necessitated the expenditure of the fortune which he discovered in the famous treasure island in the Mediterranean. The exact

sum of the fortune with which Dumas gifted the Count of Monte Christo has never been exactly estimated; but it probably did not much exceed a single year's interest on Mr. Carnegie's millions. Mr. Carnegie has his wealth entirely at his own disposal. He can do with it whatever he likes, with a freedom, not to say a licence, heretofore denied to mortal man. It is a strange and dazzling phenomenon to see the Dunfermline boy come back to Scotland with the wealth of Crœsus, determined to distribute it to the last penny in promoting the welfare of his fellow-men. It reads like a fairy tale, and yet it is all hard, practical fact.

"The King sat in Dunfermline tower
Drinking the bluid-red wine;"

but he might have been bought up, stock, lock and barrel, with all his possessions, by this Dunfermline boy with forty millions to his credit. Hence, it seemed to me that no other subject could be so interesting, and so practical, and so up-to-date, as a theme for my latest ANNUAL. Even if the suggestions in these pages do not seem to Mr. Carnegie himself of any great importance, they may happily turn the attention of other millionaires and wealthy men to some sores of the body politic, and to the possibility of using a little money to do a great deal of good. The discussion as to the best use of wealth is one which is eminently seasonable for Christmas time, and, once begun, I anticipate that it will be carried on. I hope in a sequel to this volume to give the opinions of the ablest, wisest and most experienced of my contemporaries as to the best use to be made of immense wealth. In this way we may be able to salute the new century with "A Vade Mecum for Millionaires: a Hand-book as to the Use of Wealth." And so, without more ado, let us to our theme.

T. STEAD.

November 22nd, 1899.

£40,000,000: WHAT SHALL I DO WITH IT?

PART I.

ANDREW CARNEGIE.

CHAPTER I.

THE MAKING OF THE MILLIONS.

ANDREW CARNEGIE was born in Dunfermline on November 25th, 1837. He came of good old Scotch stock, and passed his early boyhood in one of the most famous historic cities in Scotland. For eight hundred years and more Dunfermline was one of the centres of Scottish history. Malcolm Canmore, otherwise Bighead, played his part here, and from his time down to the day when Cromwell's soldiers looted the place, Dunfermline seemed to be selected as the theatre of the most stirring scenes of Scottish history. It was here where Charles I. was born, and here that Charles II. subscribed the Solemn League and Covenant. But nothing that happened in Dunfermline was to the young Carnegie comparable in importance to the fact that it was there in the Minster where lay the remains of Robert Bruce, the hero of his boyhood. There are some half a dozen kings and queens buried at Dunfermline, but the lustre of the Bruce exceeds them all. For the sake of Bannockburn Carnegie even forgave Bruce for the crime of being a king, for, in the austere politics of the household in which he was born, kings and queens were regarded with scant favour—not without cause.

Kings were at a discount among Scottish Radicals in 1837. The land had suffered from a succession of evil monarchs. George III., although personally irreproachable, was politically blind, and in his later days became personally mad. George IV. was a rake and a coxcomb. William IV., or "Silly Billy," as he was usually called by his devoted subjects, had few qualities to excite enthusiasm or evoke loyalty. The girl-queen, who came to the throne in the year of Mr. Carnegie's birth, was an unknown factor in public affairs. Before the Reform Act of 1832 the grievances of Scotland were worse than the worst that the Outlanders endured at the hands of President Kruger. It is almost incredible that a race so dour and capable as the Scots could have ever been subjected to such a system of government as that which prevailed in the old days in Scotland. The

reaction from the old Toryism of the twenties was so strong that in the thirties it was regarded almost as treason for a Scotch workman to have anything to do with a Tory.

Mr. Carnegie's father, William Carnegie, was a master-weaver in a small way. In those days the hour of gigantic mills had not dawned, and William Carnegie was regarded as a propertied man, fairly well to do in the world, because he owned four damask looms, and was able to employ apprentices. Mr. Carnegie has given us several glimpses of his life in these earlier days, before the pinch of poverty overtook him and he was able to pick up the rudiments of knowledge. He learned most from his mother and from his uncle. His mother taught him his letters and continued for fifty years to be the good genius of his life. She was a Scotch woman of the old type—that is to say, a woman of strong character and of vigorous understanding, a godly woman, who looked well after the order of her own household and brought up her children in the way they should go. Young Andrew Carnegie's character was moulded by his mother, and to-day as we discuss the use he will make of his gigantic fortune, we shall do well to remember that that trust will be administered on principles which he acquired at his mother's knee. Little did Mrs. Carnegie imagine, when she taught him his letters and his catechism, that her bairn would one day have at his disposal wealth which a monarch might envy; and it is probable that if she had foreseen it she would have regarded the prospect with dread rather than with satisfaction, for riches according to the old Book were a snare, and she would have trembled for her son had she foreseen the position which he now occupies. After his mother, the chief influence on his life was his uncle, at whose feet he was indoctrinated into politics and history:

"What we learn at seven sticks. When I was at that age, I awoke one night to hear that my uncle had been put in gaol. I knew there was hidden in the attic a rebellious Republican flag, for all our family were Chartists, and to this day, whenever I speak of a king or hereditary privilege, my blood tingles and mounts to my face. Sometimes—and not so many years ago—I have felt for a passing moment that to shoot all hereditary kings one after the other would not be uncongenial work, for I hate hereditary privileges with a hate nothing else inspires, because I got it at seven, and it requires an effort to keep it within bounds."

"We have all," Lord Rosebery said the other day, "a Pantheon in our hearts in which we enshrine those men worthy to be worshipped." In the Pantheon of the Scotch lad who listened with open eyes to the stories which his uncle told him, there were speedily installed three demi-gods—Robert Bruce, Sir William Wallace, and Robert Burns. Had Andrew Carnegie learned his history from his mother rather than from his uncle, he might have added John Knox to the triumvirate, but, as it was, the reformer did not go beyond the first three. From the fascination of Marie Stuart, so potent upon many a Scotch youth, he was saved by his Radical upbringing. Robert Bruce, it is true, was a king, but he was worshipped not so much as the monarch as the doughty fighter who humbled the pride of England on the

stricken field of Bannockburn, and defended the independence of Scotland from the paramountcy of the meddling Southron.

Even to this day when Mr. Carnegie looks back into the past, Bruce and Wallace stand conspicuous as aureoled heroes in the Temple of Fame; but they are neither of them such an abiding influence in his life as the third member of the triumvirate, Robert Burns. They say the cult of Burns is nowadays largely dying out in Scotland, being mainly cherished by topers for the sanction which it gives to their potations. A friend of mine who recently travelled through Burns' country made a special point of questioning closely all whom he met as to the extent to which the poetry of Burns entered into the life of the people. He found to his astonishment that Burns was a "back number." Not one in ten adult Scotchmen could quote from memory ten lines of Burns' poetry. So at least my friend maintains, and as he has put his theory to the test, he is better qualified to give an opinion than I. But if Burns is no longer read or worshipped by the Scotch peasant and artisan to-day, his cult is cherished religiously by Scotchmen beyond the seas. This summer at Skibo, Mr. Carnegie held high jinks with a brother Scot from across the Atlantic, who was making a pious pilgrimage to the shrines of Burns. I met this enthusiast as he was leaving the Castle, and found that Mr. Carnegie was no bad second to Robert Burns in his estimation. This American Scot had accumulated enough relics of Burns to furnish forth a museum, and all of them, together with many rare editions, MSS., and other Burnsiana, he had bequeathed by his will to Mr. Carnegie. The romantic idealism which glorified Sir William Wallace and Bruce of Bannockburn has still left traces on Mr. Carnegie's character; but Burns is more potent than Bruce, the poet than the knight of Ellerslie. If Dunfermline had been on the other side of Scotland, in the Covenanters' country, we should probably have had a very different and more distinctively religious phase in the Carnegie character. But the traditions of Covenanting heroism were not indigenous to the soil of Dunfermline, and neither the great Reformer nor his spiritual descendants appear to have excited any enthusiasm in the mind of young Carnegie. It may sound absurd to talk of impressions produced in a boy of ten, but Andrew Carnegie is to-day in all essential outlines as he was fashioned and inspired before he reached his eleventh year. He grew up a little republican, embodying unconsciously the sentiments of his father's household. The landed nobles were in their eyes the hereditary enemies of the people, nor could any good be hoped from the Tory oligarchy which had left so deep and grievous a mark on recent Scottish history.

In these early days the shadow of adversity hung heavily over their little household. William Carnegie, with his damask looms, belonged to a past which was becoming every day more and more an anachronism. For a time he kept up a hopeless struggle against the opposition of the steam loom with undaunted resolution; but the ever-increasing force of competition pressed him irresistibly to the wall, and at last, when little Andrew was in his eleventh year, his father decided that it was no use keeping up the struggle. The days of the hand loom were numbered, and, as there seemed no room for them in the Old World, they would try their fortune

in the New. This was in the year 1848, a great year, and memorable for the whole world. In 1848 occurred the political earthquake which shook down the throne of France, and caused nearly every European dynasty to tremble. The Old World seemed indeed to be repudiating its monarchical superstitions when the Carnegies took ship for America, the land which Andrew Carnegie was in later years to hail as the glory of triumphant democracy. The looms were sold, the household dispersed, and William Carnegie and his wife, with Andrew and his brother, turned their faces to the Western World.

This autumn Mr. Carnegie made his latest passage to New York in the *Oceanic*, that gigantic floating island of steel, the latest and greatest of all the ferry boats of the Atlantic. He made the journey in a little under seven days, traversing the ocean with an even keel undisturbed by the fierce gales which opposed their passage. What a contrast was this to the first journey which he made across the sea! The Carnegies embarked in a sailing ship, as the Pilgrim Fathers had done two hundred years before, and they were seven weeks crossing the Atlantic! Andrew had time to get his sea legs and to learn something of the mystery of navigation, but he was not sorry when they arrived at the other side and made their way to Pittsburg, where some relatives had already settled. The wrench from all the old associations and friends in Scotland was severely felt by the boy. He has told us how, when his father came back announcing that there was no more work to be had, and a family council met to discuss the selling of the looms, a sense of misery, of want and poverty, ate into his childish heart, and he made up his mind that the wolf of poverty should be driven far from their door if it lay within his power to do it. The spur of that bitter moment has never ceased to be felt. He very soon was able to bar the door upon the wolf, but the impetus which drove him to make the effort continued with him with undying force through life. The emigration to America was taken chiefly for his sake and for that of his brother. The old folks might have muddled through somehow in Dunfermline, but it would be better for the boys to emigrate. Thus it was that Andrew Carnegie was transplanted from the ancient city and royal borough of Dunfermline to take up his abode far from the tomb of Bruce, and make his living in the State of Pennsylvania.

As soon as he was twelve years of age he was put to work as bobbin-boy in the cotton factory in which his father had obtained work. He received five shillings a week, and like other mortals thought more of the dollar and twenty cents which he received in payment for his first week's work than he thinks about the millions of which he is now possessed:—

I was no longer dependent upon my parents, but at last admitted to the family partnership as a contributing member and able to help them. I think this makes a man out of a boy sooner than almost anything else, and a real man too, if there be any germ of true manhood in him. It is everything to feel that you are useful. I have had to deal with great sums, many millions of dollars have since passed through my hands, but, putting all these together, and considering money-making as a means of pleasure-giving, or of that other feeling much deeper than pleasure—of genuine satisfaction—I tell you that

one dollar and twenty cents outweighs all. It was the direct reward of honest manual labour; it represented a week of very hard work, so hard that but for the aim and end which sanctified it, slavery might not be much too strong a term to describe it.

From this it will be seen that Mr. Carnegie, if he is now a capitalist of the capitalists, at least learned how to bear the yoke in his youth. He had an experience, a rather bitter experience, of the hardship of child labour. He was ambitious, but he had very little leisure, and there was no half time for him in those days. He began work before it was light in the morning, and worked all day until after sunset, with only forty minutes intermission for dinner. But even the work of the cotton factory was not so hard as that for which he exchanged it. An old Scotchman, who knew some of the Carnegie family, took him into a factory where they made bobbins, and set him to fire a boiler and run a small steam engine which controlled the machinery. A child of thirteen, with the responsibility of running a steam engine, naturally felt that he was no longer a boy, but a man indeed. He felt the strain badly, for he says the responsibility of keeping the water right, and running the engine, and the danger of making a mistake and of blowing the whole factory to pieces, got on his nerves, and one night, after he had been to sleep, he woke finding himself sitting up in bed trying the steam gauge. But although the work was heavy, and the hours long, he was not unhappy. He had a good home, and he never ceased to cherish hope in his breast. "I was young," he said, "and had my dreams, and something within me always told me that this would not last, and that I should soon get into a better position." Everyone in the family was working, and working hard—for his mother also went out to daily labour—and looking back over these years of pressure and of penury, Mr. Carnegie waxes enthusiastic in praise of poverty:—

"You know how people are all moaning about poverty as a great evil; and it seems to be accepted that if people only had money and were rich, they would be happy and more useful, and get more out of life. There was never a graver mistake. As a rule there is more happiness, more genuine satisfaction and a truer life, and more obtained from life in the humble cottages of the poor than in the palaces of the rich."

From his experience of the extremes of poverty and of riches, Mr. Carnegie not only thus endorses the ancient beatitude "Blessed are ye poor!" He goes on to repeat in modified parlance the companion saying "Woe unto you that are rich!"

"I always pity the sons and daughters of rich men who are attended by servants and have governesses at a later age, but am glad to remember that they do not know what they have missed. They think they have fathers and mothers, and very kind fathers and mothers too, and they enjoy the sweetness of these blessings to the fullest, but this they cannot do: for the poor boy who has in his father his constant companion, tutor, and model, and in his mother—holy name—his nurse, teacher, guardian angel, saint, all in one, has a richer, more precious fortune in life than any rich man's son can possibly know, and compared with which all other fortunes count for little. It is

because I know how sweet and happy and pure the home of honest poverty is, how free from care, from quarrels, how loving and how united its members, that I sympathise with the rich man's boy and congratulate the poor man's boy; and it is for these reasons that from the ranks of the poor the great and the good have always sprung and always must spring. It seems, nowadays, a matter of universal desire that poverty should be abolished. We should be quite willing to abolish luxury, but to abolish poverty would be to destroy the only soil upon which mankind can depend to produce the virtues which alone can enable our race to reach a still higher civilisation than it now possesses."

Writing quite late in life on the advantages of poverty, Mr. Carnegie said:—

Among many advantages arising, not from the transmission of hereditary wealth and position, but from the transmission of hereditary "poverty and health," there is one which, to my mind, overweighs all the others combined. It is not permitted the children of king, millionaire, or noble, to have father and mother in the close and realising sense of these sacred terms. The name of father, and the holier name of mother, are but names to the child of the rich and the noble. To the poor boy these are the words he conjures with; his guides, the anchors of his soul, the objects of his adoration. Neither nurse, servant, governess, nor tutor has come between him and his parents. In his father he has had tutor, companion, counsellor, and judge. It is not given to the born millionaire, noble, or prince to dwell upon such a heritage as is his who has had in his mother nurse, seamstress, teacher, inspirer, saint—his all in all.

Mr. Carnegie's words might have suggested to Mr. Lowell a new stanza for his poem "The Heritage," in which he contrasts the inheritance of the son of the rich man with that of the son of the poor man. Mr. Carnegie was thoroughly in accord with the poet when he sang:—

What doth the poor man's son inherit?
Stout muscles and a sinewy heart,
A hardy frame, a hardier spirit;
King of two hands, he does his part
In every useful toil and art;
A heritage, it seems to me,
A king might wish to hold in fee.

What doth the poor man's son inherit?
Wishes o'erjoyed with humble things,
A rank adjudged by toil-won merit,
Content that from employment springs,
A heart that in his labour sings;
A heritage, it seems to me,
A king might wish to hold in fee.

What doth the poor man's son inherit?
A patience learned of being poor,
Courage, if sorrow come, to bear it,
A fellow-feeling that is sure
To make the outcast bless his door;
A heritage, it seems to me,
A king might wish to hold in fee.

Andrew Carnegie had not long to wait for his deliverance from the drudgery of firing the boiler. When only fourteen, he became telegraph boy at Pittsburg. One year in a cotton mill and another in the bobbin factory had prepared him to regard the work of a telegraph boy as the most ideal in the world. It was, he said, a transference from darkness to light—from the

desert to Paradise—and he was the happiest boy alive when he found himself amid books, newspapers, pens, ink, pencils and writing pad. It would not occur to most of us to think of a telegraph office as possessing a literary atmosphere, but the change was so great that it seemed to Carnegie that he was almost on the slopes of Parnassus. Having attained this pinnacle of human felicity, he was haunted by a dread lest he should be found unworthy of his new position, and, like our first parents, be driven out of his paradise by an angel with a flaming sword. In other words, he feared that he, being a strange boy in Pittsburg, might be found lacking in knowledge of the addresses of those to whom he had to deliver telegrams. He surmounted this by the aid of an excellent memory. "With characteristic determination he resolved that he would learn by heart all the business houses in the principal streets. Soon he was able to shut his eyes, and repeat in correct order the names of all the business firms on one side of a street, and then do the same for the other."

Andrew Carnegie is to-day below the average in height. He has never been an athlete, and he has always found he could place more reliance upon his brain than upon his limbs. Anything he had to do with his head he could do, but one of the duties of a telegraph boy baffled him. In those primitive days when anything went wrong with the telegraph, the operator would take a boy with him in a trap to find out the defect. On arriving at the place it was the duty of the boy to climb up the telegraph pole, and bring down the wire. Carnegie tried his best to climb poles but never succeeded, and to this day he has never mastered the art. Fortunately it did not stand in the way of his advancement, for he succeeded in obtaining promotion before his turn came to climb the pole.

From telegraph-boy Mr. Carnegie pushed his way upwards to become an operator. By coming to the office before the operator arrived in the morning, and practising with other boys along the lines, he was first able to read the messages and then took them by ear. The first message he ever took was a death message from Philadelphia, which he took and delivered in the absence of the operator. Mr. Carnegie has a very fine ear, a great taste for music, and a fine discrimination for tones and notes. This stood him in good stead when the "click-click-click" of the Morse instrument gave him the hint that it was just as easy to take a message by ear as by eye. In those days he declares there were not two persons in the whole of the United States who could take a message by sound. For it was hardly a dozen years after the first telegraph had been established by Wheatstone. His ability to read by sound led to his appointment as operator. This brought him in a salary of £5 a month or £60 a year—a figure which, as a boy, he had fixed as the ideal standard of comfort!. It was not bad for a lad only fifteen or sixteen.

Mr. Carnegie narrowly escaped becoming a journalist. There were six papers in Pittsburg in those days, and they all received the same telegraphic service. One message was sent, of which six copies were made. Mr. Carnegie, who was fond of scribbling, and liked to feel that he had a connection with the Press, accepted the offer made him by the copyist to make out copies

of the telegrams for a dollar a week. This he regarded as pocket-money, the first that he had ever earned. Much as he valued the cash, he prized still more the opportunities which his new job gave him of personal conversations with reporters and pressmen. In this the child was father to the man. Mr. Carnegie has always been at home with the newspaper men, and has contributed himself many columns of "copy" to the pages of the Press.

Smart, bright, wiry, active and intelligent, young Andrew Carnegie did not long remain at the telegraph office. One day Mr. Thomas A. Scott, a superintendent of the Pennsylvania Railroad, who frequently came to the telegraph office and had noticed Carnegie's briskness, offered him the post of clerk and operator to the Pennsylvania Railroad Company. In the service of that line he remained for thirteen years. He began by being telegraphic clerk and operator. He left it after having been appointed to the post of Mr. Scott, that of Superintendent of the Pittsburg Division.

Like all his changes of employment this brought him a rise in salary. His pay went up from £5 to £7 a month. He became a favourite with Mr. Scott, and shortly after he came to the office, his friend and employer suggested to him that if he had five hundred dollars to invest he could not do better than buy ten shares in the Adams Express Company at sixty dollars each. If he had five hundred dollars Mr. Scott offered to supply him with the balance. Andrew Carnegie saw his chance, and was not to be stopped by the trivial circumstance that he did not know where the five hundred dollars were to come from. As he says, the business instinct came into play, and that when the door opened for investment with his chief, "it would be wilfully flying in the face of Providence if I had not jumped at it." He jumped accordingly and went home to tell his people what he had done. His mother decided at once that they must mortgage their house in order to secure the money to "give our boy a start." There was no difficulty about this, as the house was worth eight hundred dollars. The money was raised, the stock was bought, and Andrew Carnegie began his career as a capitalist. The Express Company paid monthly dividends of one per cent. a month, and Mr. Carnegie thus recalled, in after life, the joy the receipt of the first dividend occasioned him :—

> The next day being Sunday, we boys, myself and my ever-constant companions, took our usual Sunday afternoon stroll in the country, and sitting down in the woods, I showed them this cheque, saying, "Eureka! we have found it." Here was something new to all of us, for none of us had ever received anything but from toil. A return from capital was something strange and new. How money could make money; how, without any attention from me, this mysterious golden visitor should come, led to much speculation upon the part of the young fellows, and I was for the first time hailed as a "capitalist." I had never received anything before for nothing, as it were. You see, I was beginning to serve my apprenticeship as a business man in a very satisfactory manner.

As Mr. Carnegie was prompt to promise to raise capital when there was a good offer, he was no less prompt to assume responsibility in the business of

his employer. The following is the story of how he made his reputation as a railway operator:—

One morning Mr. Scott reached his office late. In his absence there had been an accident on the Eastern Division of the road. The through express was very late, and a number of goods trains were waiting in the sidings to let it pass. Mr. Carnegie quickly grasped the situation. What he did he explained as follows:—

"I ascertained the situation from the telegrams which I found on Mr. Scott's desk, and I sat down to do what I believed Mr. Scott would do if he were there. There was only one track on the Pennsylvania line at that time, so I made up my mind to hold the express train back and set the freight trains moving. I wired to the conductor of the express that I was going to give the freight trains three hours and forty minutes of his time, and told him to answer me so that I might know that he understood the situation. He answered me that he did. I then wired to the conductor of each freight train, and started the whole string of them. Each telegram was signed 'Thomas A. Scott.' When Mr. Scott reached the office he was in a great stew. He had heard about the accident and all the trains being late, and as he sat down to his desk he said: 'Here it is ten o'clock and the express not in, all the freight trains hung up, and the devil to pay. Wire——'

"Here I interposed with, 'Excuse me, Mr. Scott, but I have sent all of the telegraphic orders that I thought you would send. Here are copies of my telegrams, and I think that you will find the through freight already in the yards.'

"Mr. Scott looked at me very keenly for a minute, but he never said a word. He looked over the telegrams I had sent in his name, and still said nothing. In fact, he never said a word to me about the matter. A few days afterwards the President of the road came into our office, and laying his hand on my shoulder, asked, 'Is this Andy?'

"'Yes, Sir,' said I.

"'Well, I have been hearing about you,' said he, laughing. 'Scott told us the other night what that little Scotch devil of his had been doing.'"

That "little Scotch devil" was evidently a lad who would go far, or at least would not stop half-way for want of trying to go further. It is not surprising that Mr. Scott came to regard him as his right-hand man; and when Mr. Scott became Assistant Secretary of War, he put Mr. Carnegie in charge of the military railroads and telegraphs of the Government. Carnegie was then only a young man of three or four and twenty, and it was his first experience of actual warfare. He had a busy time hurrying hither and thither repairing the injured lines and the telegraph wires cut by the Confederates, and generally busying himself with keeping intact the railway system at the seat of war. Before a shot was fired he was wounded by a telegraph wire which the Confederates had fastened to the ground, and which, when he released it, sprung upwards and cut him in the cheek. He was present at the battle of Bull Run, and was one of the last officials to leave the battlefield, from which the Northern soldiers had already departed. Mr. Carnegie's experience in this war intensified the abhorrence of war which has always been with him a dominating sentiment. He was very glad when, in the second year of the war, he was able to leave Washington and return to Pittsburg, and resume his duties on the Pennsylvania Railroad.

Shortly after his return from Washington, he stumbled—apparently by chance—upon the inventor of the sleeping-car, with whom he formed a partnership, that gave him another great lift upwards. Mr. Carnegie's version of the way in which he fell in with his good fortune is as follows :—

"One day in a train a nice, farmer-looking gentleman approached me, saying that the conductor had told him I was connected with the Pennsylvania Railroad, and he should like to show me something. He pulled from a small green bag the model of the first sleeping-car. This was Mr. Woodruff, the inventor. Its value struck me like a flash. I asked him to come to Altoona the following week, and he did so. Mr. Scott, with his usual quickness, grasped the idea. A contract was made with Mr. Woodruff to put two trial cars on the Pennsylvania Railroad. Before leaving Altoona Mr. Woodruff came and offered me an interest in the venture, which I promptly accepted. But how I was to make my payments rather troubled me, for the cars were to be paid for in monthly instalments after delivery, and my first monthly payment was to be two hundred and seventeen dollars and a half. I had not the money, and I did not see any way of getting it. But I finally decided to visit the local banker and ask him for a loan, pledging myself to repay at the rate of fifteen dollars per month. He promptly granted it. Never shall I forget his putting his arm over my shoulder saying, 'Oh, yes, Andy, you are all right.'"

"It is a proud day for a man," adds Mr. Carnegie, "when he pays his last note, but not to be named in comparison with the day in which he makes his first one and gets a banker to take it. I have tried both and know."

Sleeping-cars paid better dividends even than the Adams Express Company, and Mr. Carnegie now began to feel that he was on the highway to wealth.

His first stroke of good luck was made when he had a little money of his own to invest. Hitherto he had borrowed the capital that he needed—first from his mother, and then from his banker. But he was now in a position to invest his own money, and his very first investment turned out a veritable gold mine. In the early sixties the enormous natural wealth of the Pennsylvanian oil-fields was little known. "To strike oil" had not become a proverbial saying before the war. Its significance was universally recognised before the seventies. Mr. Carnegie was one of the lucky mortals who struck oil. The way in which he made the first great lucky stroke of his life is told by him in his book "Triumphant Democracy" :—

An oil property, Storey Farm, Oil Creek, with which I was intimately connected, has a remarkable history. When, about twenty-two years ago, in company with some friends I first visited this famous well, the oil was running into the creek, where a few flat-bottomed scows lay filled with it, ready to be floated down to the Alleghany River upon an agreed-upon day each week, when the creek was flooded by means of a temporary dam. This was the beginning of the natural oil business. We purchased the farm for 40,000 dollars (£8,000), and so small was our faith in the ability of the earth to yield for any considerable time the hundred barrels per day which the property was then producing, that we decided to make a pond capable of holding one hundred thousand barrels of oil, which we estimated would be worth, when the supply ceased, 1,000,000 dollars (£200,000). Unfortunately for us the pond leaked fearfully; evaporation also caused much loss, but we

continued to run oil in to make the losses good day after day until several hundred thousand barrels had gone in this fashion. Our experience with the farm may be worth reciting. Its value rose to 5,000,000 dollars (£1,000,000); that is, the shares of the company sold in the market upon this basis; and one year it paid in cash dividends 1,000,000 dollars (£200,000)—rather a good return upon an investment of eight thousand pounds.

Mr. Carnegie had now reached his thirtieth year, and still he had not even dreamed of the way in which he was destined to achieve his unique position in the world. He is the great monarch of iron and steel. It is interesting to know the way in which he was shunted from oil and railways into the industry in which he has made his millions. After his appointment as Mr. Scott's successor in the superintendence of the Pittsburg Division of the Pennsylvania Railroad, he found that the company he was serving had begun to make experiments with an iron bridge. Before that time all bridges had been made of wood. Finding the experiment successful, he saw that there was a great future for those who would manufacture material for bridge building. He therefore joined with several friends, raised £250 extra from his banker, and started the Keystone Bridge Works. The Keystone firm was successful from the start. It began by building the first great bridge for the Ohio River, which has a 300 foot span, and has never looked behind it since. Mr. Carnegie found that bridge-building paid him better than superintending railways. He no sooner felt his feet in the new enterprise than he resigned his position on the railway.

The subsequent history of Mr. Carnegie's career need not be told at such length. He was now in business for himself. He had repaid the small loans with which he had been financed at the beginning of his career, and he was free to take up any good thing that he came across. He was situated at Pittsburg, in the heart of the richest iron and coal region in the world. He kept in touch with the Old World, and it was from England in 1868 that he obtained the hint he was to turn to such good account. Thirty years ago English railways were just beginning to substitute steel for iron as the material for their metalled way. Mr. Carnegie saw that steel was the coming metal, and set to work to provide plant to anticipate the inevitable demand.

He had established a reputation, he was known to be a man in whose hands everything prospered, he could command as much capital as he required. And as he had faith in the future of the country, whose praises he chanted in his book "Triumphant Democracy," he acquired all the best coal and iron mines in the neighbourhood of Pittsburg. Afterwards he extended his operations and acquired all the iron-producing lands on the banks of Lake Superior, and built a railway 186 miles long, in order to bring his ore to his shops. His idea was to own everything that was necessary for the production of what he had to manufacture. In this way he has built up a veritable kingdom.

The extent of the Carnegie works is but imperfectly appreciated in this country. A recent worker says:—

"On first viewing Homestead, two thoughts are forced upon a mind of mechanical bent, namely, the immense wealth necessary to build, equip, and

run a plant of such magnitude; and the ingenuity and skill required to devise and manage it. The plant now has about seventy-five acres of ground in actual use, and employs from thirty-five hundred to four thousand men. It is equipped with the finest machinery that human invention can devise, and money buy. It is managed by men of great ability, and worked by a force of skilled labourers second to none. The policy has been to spare no expense in the matter of equipment; and to do or spend anything, from money to human life, in order to have a large product. The result is that to-day any single mill in the whole plant at Homestead has, probably, a larger possible output than any other mill of the same class in the world. Yet the Carnegie Steel Company and its allied interests include vastly more than these. Across the river the Edgar Thompson plant is nearly as large, and includes the finest rail-mill and blast furnaces in the United States, if not in the world. The mill at Duquesne, for blooms and billets; the wire and nail mills at Beaver Falls; the structural mills in Twenty-ninth Street, Pittsburg, and those in Thirty-third Street; the Isabella Furnaces; the Lucy Furnaces; the Keystone Bridge Company; the immense coke industry consolidated and managed by Mr. H. C. Frick, together represent an amount of capital and ability equalled in but one other organisation in the country. The company has branch offices in all the large cities of the United States; it has its own private telegraph lines to all important points; it has its own gas territory, and drills its own wells and pipes its own gas for all the mills. The office force is enormous. In the central office in Pittsburg, at the beginning of the present dull period, it is said, one hundred and fifty clerks were suspended at one time without crippling the force. The company has in its employ, all told, probably twenty-seven thousand men. If we consider the small average of five souls to a family, we can see that this company alone controls the happiness and prosperity of at least one hundred and thirty-five thousand people."

A writer in the *Times* on May 13, 1899, says:—

The chief stages in the recent progress of the Carnegie Steel Company have been the building at Homestead Works of plants of perhaps unequalled extent for the manufacture of open-hearth steel and armour-plates; the acquisition of the larger and richer part of the Connellsville coalfield, near Pittsburg; the buying-up of the richest iron ore mines of the Mesabi and other ranges on Lake Superior; the acquisition or control of a special fleet of steamers for the transport of the iron ores from their mines on Lake Superior to Cleveland on Lake Erie, a distance of 700 to 900 miles, and a private railway to take the ore overland from Cleveland to Pittsburg; and the construction of blast furnaces at Duquesne, on the Monongahela river, which have each produced as much in a day as the largest furnaces, thirty years ago, were capable of producing in an average week.

The acquisition of the best mineral deposits which can be worked at a minimum of cost is the solid foundation on which the Carnegie fortune rests. But these immense resources, which enable him, for instance, to produce coke at about one-fifth the price that it costs to produce it in England, might have been thrown away if Mr. Carnegie had not possessed a great administrative genius, and an exceptional faculty for discerning ability among young men. When we talked over the latter at Skibo Castle this autumn, Mr. Carnegie seemed to attribute his success more to his ability of finding and stimulating young men than to any other circumstance. Promotion in Mr. Carnegie's

works always goes by merit alone. No son or relative of any partner is permitted to inherit any position as a matter of right or privilege. In view of the fierce competition which prevails in business no firm can indulge in "dead-heads." Mr. Carnegie was constantly on the look-out for young fellows of exceptional capacity. He mentioned one instance in which he had taken a young fellow from behind a counter in Dunfermline, sent him to Pittsburg, given him a chance of proving what was in him, and finally admitted him to partnership, with a result that he is now drawing a dividend of £50,000 a year. Mr. Carnegie kept the majority of the shares in his own hands, but nearly one-half of the shares were distributed among the rising young men, who had their fortunes to make, and who were offered a better chance of making them in the firm than they could possibly have found elsewhere. They work like a band of brothers, all under the parental guidance of Mr. Carnegie, who, whatever part of the world he may be in, is always kept posted as to all that is done in his extensive works. On this point Mr. Carnegie was interviewed by the Special Commissioner of the *Daily News Weekly*. This interview is so interesting and so pertinent that I reproduce it *in extenso* :—

"If a man has an ambition to make millions, Mr. Carnegie, what are the gifts with which a fairy godmother should endow him at his birth?"

"The greatest of all advantages with which he can begin life is that of being poor. The man who wishes to make millions must not be born with a silver spoon in his mouth. He must feel that it is sink or swim with him. He must start his life career with no bladders, no life-preservers, no support. If in addition to being poor himself he has witnessed his parents' struggle with adversity, and resolves to drive the wolf from the door of the family, he has the strongest of all incentives which lead to success. No ambition of a merely personal nature can be compared with this. Responsibility thrown upon a young poor man, that is the thing to bring out what is in him. Such is the raw material out of which great captains of industry are made."

"He has placed his foot on the first rung of the ladder of success?"

"Yes, and he goes ahead, for he knows no such word as fail."

"What about his personal character?"

"I think if a young man has ambition he has the necessary qualities behind it. The desire to succeed develops them. The secret of success chiefly lies in the determination to succeed and the resolve that every repulse, every knock-down he receives in the battle, will only nerve him the more."

"Are there any other essentials to success?"

"Yes; he should make his employer's interest his own. If he works for the *Daily News Weekly*, he should believe there is no other organ in the world comparable with it. He should take personal pride in the concern with which he is connected. He should consider the property as his own already, and expend all his efforts and energies upon it. This attracts the attention of his employers, and the rest is easy."

"If he follows this advice, will he eventually come to the top?"

"Well, you can find a hundred men who will make good brigadier-generals; ten, perhaps, who can command a corps; and only one who can combine all of the forces and weld them as one solid mass. The same analogy holds good in business. The phrenologists have discovered no bump of human nature, though they should have done so. The most delicate and the most essential piece of mechanism that a man has to deal

with is the human machine. Unless a man knows how to manage those above him, as well as those below him, he will never achieve supreme success. Knowledge of human nature is the chief element in the composition of the successful business man. The test of any man's ability is not what he does himself, but what he can get others to do in co-operation with him."

"Then you believe in a close connection between employer and employed?"

"No matter how close it is," said Mr. Carnegie, emphatically, "it cannot be close enough. A successful business firm should be like a band of brothers. Of course they cannot be this unless real co-operation exists. The head must only share with the others, and the others with him, so that all are working for the common interest."

"That is why you gave your employés a practical interest in your business?"

"Yes, that was one reason. The other was that by doing so business becomes a pleasure. We were as one, always united. I would not give much for any man who was willing to devote his life working for others. The valuable man is he who has proper spirit, and determines to be master himself, equal in rank to any one."

"Do you think, Mr. Carnegie, that the manager of a great business concern should have a practical acquaintance with all the details of the business?"

"Well, I am not one who could say that, because I am nothing of a scientific man or a mechanical man. What is important is that the manager should know the clever men who are scientists and mechanicians. He should always keep his eyes open for a genius in any branch of the business, and when he finds him take him into the concern as a partner. The great manager is the man who knows how to surround himself with men much abler than himself. He must love his work, and this will make his associates love it. He must trust and respect his associates too, and that will make them trust and respect him. The latent reserve power in men waiting to be called into action has never been accurately estimated. I have always found that a manager of one of our great works has been able to make excellent managers out of material which before his magic touch was quite mediocre. He inspires his subordinates to almost superhuman effort."

"To summarise, I take it that the qualities which should distinguish the ideal captain of industry are: first, an intuitive knowledge of human nature; second, a genius for organisation; and third, the capacity of inspiring his subordinates."

"Yes, when you have all these combined you have an extraordinary character. Such a man can work miracles even if the material at his command is not much above the average. The great manager who will succeed in making millions is not a specialist, excepting so far as it is his special function to understand the human machine. You may find men who will become famous as specialists in many branches of life, especially in the professions. Great talents in one line will atone for the lack of many other qualities. But in the business career there must, I think, be an all-roundedness to secure success. The decisions a business man is called upon to make every day, sometimes every hour, are momentous, and involve many interests. His judgment needs to be sure upon a wide range of subjects."

"You do not share the belief that society is about to be delivered over to the tender mercies of the man who has made a special study of one subject, and is ignorant of all others?"

"No, I do not. There must be division of labour, of course. It is said

it takes nineteen men to make a pin. It is quite true that the mechanic and the working man may only have one thing to do, but when it comes to directing the operations of 30,000 or 40,000 people, providing them with work, deciding all questions as to markets, inventions, supply and demand, I think that is too wide a field to be controlled by the specialist. As I said before, the great manager needs an all-round knowledge of affairs, and especially of men."

"Is the most successful business one in which one directs and many serve?"

"No, I should not put it that way. I think the successful concerns are those which interest the largest number, making them all of one rank, partners. No one really serves; that is not the right way of looking at it. Everyone contributes some special quality to the general whole. They naturally serve each other. I do not believe any one man can make a great success of a business nowadays. I am sure I never could have done so without my partners, of whom I had thirty-two, the brightest and cleverest young fellows in the world. I have often said that if I had to lose all the capital I had in the works or lose my partners, I should let all my capital go and start again without a dollar, but with the organisation intact. No, no; it is absurd to think that power is going into the hands of the few. These great concerns require many first-class men. All are equal to each other, as the members of your Cabinet are equal. The chief must only be first among equals. I know that every one of my partners would smile at the idea of me being their superior, although the principal stockholder. The way they differed from me and beat me many a time was delightful to behold. I never enjoyed anything more than to get a sound thrashing in an argument at the hands of these young geniuses. No man will make a great business who wants to do it all himself, or to get all the credit of doing it. That spirit is fatal and a sure proof of a small mind."

"When the poor lad, without a penny to bless himself with, has become the great captain of industry, with millions at his command, what are his duties to the community at large?"

"As long as he remains captain of industry his business must be conducted on business lines. But the wisest policy that an employer can pursue towards his men is to show by his actions that he has a heart. In cases of accident, distress, or any trouble, the firm should show that its heart has been touched, and that it can be generous and benevolent. The firm that has a reputation for taking the best care of its men has the best chance of success, because the best men, which is the same thing as the wisest men, who again are the ablest, will gravitate to that firm and stay with it. Nothing pays so well in business as generous treatment. Indeed, the firm which sees that its men make the highest earnings is certain to be the most successful."

"I see, Mr. Carnegie, that you have been saying we in England are not producing young men able to compete with those of rival nations?"

"It was not I who said that, but a manager of one of your large steel works who had visited America. He declared at my dinner table—'It is not the unrivalled natural resources of your country, Mr. Carnegie, we have to most, nor even your wonderful machinery; but it is the class of you you have to manage all your departments. We have no such England.' But I knew this gentleman had hit the nail on the hea personal knowledge of British manufacturers."

"Can you explain the reason of this?"

"It is the result of your system of education. The America do not exalt science above the classics, but they d

more equal footing than what you do. I was sorry to see that Professor Bryce and Professor Jebb, in their recent speeches, spoke of these two great branches of knowledge as rivals. They do not seem so to me. But the classics have been exalted in Britain and science has been slighted, especially in your Universities. Whether the greatness of England as a manufacturing nation, which she must be or nothing, is more due to her inventors or her scholars is a fit subject for a debating society of youth. Newton, Faraday, Kelvin, Bessemer, and Siemens are just as great as a corresponding number of your foremost scholars. But that is not the question as I see it. Classical subjects have received encouragement, and have been developed, whereas scientific education has not been. Now, I believe that the continuance of Great Britain as one of the principal manufacturing nations will not be secured by having a greater number of her people learning the dead languages of dead nations, dwelling altogether in the past; but by a larger percentage of her young men becoming experts in various branches of science, and being taught to be scientific managers of her industries, displacing the rule-of-thumb managers. Therefore, while I cannot give money to advance classical studies, because I believe they have sufficient support, I did feel that I could give money to Birmingham for a scientific college, modelled after the best American, or, rather, Canadian example. For the foremost scientific college in the world is to be found in Montreal. It is not a question whether scientific education or a study of the humanities develops the highest type of man. It is a question what type of man is now needed to keep England abreast of her competitors?"

"What education would you advise a boy to have who wished to go into business?"

"It depends wholly upon his bent. Had I been able to have chosen my own education, I should have preferred a classical, for I have no great taste for scientific subjects. Business is neither classics nor science. The study of human nature, I think, is the best education for any business man. But whether a young man chooses a scientific or a classical education, if he wishes to pursue a business career, he should not remain long at college and university."

"At what age should he go into business?"

"Well, all my brilliant partners have begun hard practical work in their teens. I think that a course at a modern university from nineteen to twenty-four will not teach a young fellow to be as successful a business man as if he had been sent into business in a subordinate capacity. This is not disparaging university education, for I limit the observation to the business career."

"You would place men in responsible positions in early life?'

"Yes, earlier than is customary in any part of the world. I believe firmly in youths as executive agents. Older heads should be reserved for counsel. It is astonishing what a young man can do if he is only trusted."

"But does not this encouragement of the young cut the ground from under the feet of the middle-aged? What about the men who are 'too old at forty'?"

"A man at forty who is in search of something to do has a *primâ facie* case against him. Long before he is forty he should have shown himself to be available, and received either a very high salary or an interest in the business. Of course there are exceptional cases where a worthy man is deprived of work at forty. His is a sad case indeed. I am sure success in business is to be achieved by adhering to a strict civil service rule. There should be no promotion of outsiders over the heads of

aspiring young men. The employer who has not made the material around him fit for promotion will not be found to be much of a captain of industry. If the employer is indispensable to the young man the young man can soon make himself indispensable to his employer."

I am glad to be able to quote this interview, with which Mr. Carnegie was very well satisfied as a faithful reproduction of his views on the matter.

Mr. Carnegie, says another writer, attributes the success of his concerns to the policy he has adopted of giving a personal interest in these to his employés. "No partner's sons or relatives are allowed," he said. "Promotion follows exceptional service, and there is no favouritism. My partners are not only partners, but a band of devoted friends, who never have a difference. I have never had to exercise my power, and of this I am very proud. Nothing is done without a unanimous vote, and I am not even a manager or director. I throw the responsibility upon others, and allow them full swing." His duties are consultative, but wherever he may be in any part of the world a long printed form is mailed to him every day. This form being carefully filled up, gives him the product and details of every department of all the works.

Carnegie, says a Chicago journalist, not only founded a great house, but he has invented a new business maxim and followed it with marvellous success. When he went into business with his brother Tom and D. A. Stewart, Carnegie laid it down as a fundamental principle upon which the partnership should be conducted that when a partner died his estate should be settled up within thirty days, and his interest in the business acquired by the remaining partners, and also that no son or child of any of them should have a share in the concern or a voice in its management. This policy has been rigidly observed down to the present. The consequence has been that the partnership from time to time has been refreshed and invigorated by infusions of new blood, and the active managers have been young and energetic men. Whenever an employé or a successful man in some outside but collateral business, as in the case of Frick, displayed unusual ability and energy, he was taken in, given a share in the profits, and pushed rapidly to the front. Both David A. Stewart and Tom Carnegie, who formed the original co-partnership with Andrew Carnegie, are now dead, and each died a many times millionaire at a time when the business had not anything like its present proportions, but was growing rapidly. Mr. Stewart left two sons and Tom Carnegie more than half-a-dozen, yet none of these young men was allowed to come into the concern, and the estates of their fathers were settled up immediately after death and the business continued by Andrew Carnegie. The consequence has been that the active management of the business has been entrusted to bright and active men, who have grown up on iron.

Mr. Carnegie, although devoted to business, never ceased to regard with keen intelligent interest all that went on outside his works. He was, as Mr. Gladstone phrased it, so much divided or distributed between the Old World and the New, that he formed a living *nexus* between the land of his birth and the land of his adoption. It was not, however, until the eighties, when he had established his reputation as the first ironmaster in the world, that he came to this country as an occasional resident. At first he only made long sojourns, hiring country seats in Scotland or in the Southern counties. Or he would make a long driving tour, with a coach and four,

through the most beautiful parts of England and Scotland. But in the early eighties he seemed disposed to identify himself so closely with the old country as to desire to take an active part in British politics. Mr. Carnegie, although a pronounced Protectionist and a Republican in the United States, was a Freetrader and a Radical in England. Circumstances alter cases, and what is one man's meat is another man's poison. Protection seemed very good in America and the Colonies, where there were many industries which needed to be nursed into being. It was fatal to England, whose very existence depended upon imports, and who needed the raw material from the rest of the world. Rumour had it that Mr. Carnegie intended to enter the House of Commons. But if he ever entertained any such notion, of which there is no evidence, it must have been merely a passing thought. Mr. Carnegie is at the present moment an Outlander in his own country. He is a naturalised American citizen, and he cannot even sit on the bench of Magistrates in the county of his birth. In the days that are to come, when American and British citizenship are interchangeable, and no one will be required to forswear one before acquiring the other, this difficulty would not stand in Mr. Carnegie's way. But at present it is impossible for a man to be a citizen both of the Republic and the Empire. If the field of politics was closed to the de-naturalised Scotchman, it was otherwise in the domain of Journalism. In those days Mr. Morley was editing the *Pall Mall Gazette*, and Mr. Carnegie has always regarded Mr. Morley with profound respect and personal devotion. After Herbert Spencer, who is the god of his idolatry, and whose marble bust is conspicuous amongst the household gods in Skibo Castle, Mr. Carnegie swears most by Mr. Morley. On his part, Mr. Morley is a staunch friend of the great ironmaster. And when, in 1893, faint-hearted Liberals were dissuading Mr. Carnegie from coming to England, lest, forsooth, he should compromise them with the reek of Homestead, Mr. Morley, who was then Chief Secretary for Ireland, showed his contempt for such timidity by sending Mr. Carnegie a cordial invitation to the Chief Secretary's Lodge in Dublin. If Mr. Morley would have thrown in his lot with Mr. Carnegie, the two men might have made a very powerful journalistic combination. But Mr. Morley had other ideas, and instead of undertaking the direction of Mr. Carnegie's press, he entered the House of Commons. Mr. Carnegie was not the man, however, to let any of his favourite ideas fail, merely because his chosen instrument broke in his hands. Although Mr. Morley could not be secured as general director, Mr. Carnegie bought up several evening papers, of which the London *Echo* was the chief. His idea, so far as it can be perceived, was to cover the country with a network of Liberal evening papers, which would preach the true faith and advocate the "Gospel according to Carnegie." It was generally said and believed at the time that besides owning the *Echo*, he was interested in Mr. Storey's paper in Sunderland, and with another paper in Wolverhampton. The enterprise was not a brilliant success. Nor in the nature of things could it be. If Mr. Carnegie had thrown himself into the work of journalism with the same energy which he devoted to his iron and steel business, he might have made something out of it. But the mere transfer of the title-deeds of three or four English ne

papers from Tom, Dick and Harry, to Andrew Carnegie, did nothing to secure their success. If he had had a brilliant journalist to work the scheme for him, and had supplied him with ample funds, the result would have been different. But in the experiment Mr. Carnegie had not a journalist at his command, neither did he care for sinking much money in his journalistic adventure. So after a while he withdrew. He resold the *Echo* to Mr. Passmore Edwards, and extricated himself from other journalistic ventures in the Provinces.

Those were the days when Mr. Carnegie was in the flush of his vigorous faith in Triumphant Democracy. We turn over the pages of this book with melancholy interest. Mr. Carnegie himself must read some passages with tears in his eyes, for the Triumphant Democracy which he idealised in the eighties has transformed itself into a Conquering Democracy, which revels in all the unholy things which fascinate the Monarchs and Oligarchs of the Old World. The book, however, is thoroughly characteristic of the author, and should be read by those who desire to appreciate the kind of man who holds the powers of Fortunatus at the end of the nineteenth century. "Triumphant Democracy" is dedicated "to the beloved Republic under whose equal laws I am made the peer of any man, although denied political equality by my native land," with an intensity of gratitude and admiration which the native-born citizen can neither feel nor understand.

The whole book reminds us of the exclamations of surprise, wonder and delight which burst from a charming, intelligent child who is taken through a palace or museum. As the glories of each fresh exhibit are unfolded before the child's eyes it bursts out into exclamations of delight. It is very charming, very natural, very sincere; but after a time one begins to feel that it is slightly lacking in the quality of comparison. As we pass with Mr. Carnegie from chapter to chapter of "Triumphant Democracy," we feel that we must pause to take breath. His stock of superlatives, of interjections of admiration, is inexhaustible. At last we feel a little bored by the continually-renewed admiration of the wonders of the New World. We cannot deny the truth of what he says, but we feel somewhat as the Athenians felt when they banished Aristides. But this is Mr. Carnegie all over.

In this book Mr. Carnegie's aboriginal bias against Royalty finds natural expression. It would not be worth while noticing it were it not that the Grand Jury in Quarter Sessions at Wolverhampton distinguished itself, after the fashion of Dogberry and Verges, by writing itself down an ass in connection with the book.

It was in October, 1887, when this marvellous Grand Jury made a presentment to the Recorder concerning "Triumphant Democracy." They considered that the book was not fit to be in the Free Library of the Borough, and urged the Recorder to order that it should be removed from its shelves. They also seem to have suggested that, besides removing the book, the Recorder would do well to prosecute the publishers. The Recorder replied that he could not do so, but that possibly other authorities, having had their attention called to it, might do so. The passages which appear to have excited the petty minds of the Grand Jurors of Wolverhampton are those

referring to Royalty. Mr. Carnegie describes how, when he attended a great Liberal meeting in Bingley Hall, he exulted when hearing the audience singing not "God Save the Queen," but the coming national hymn, "God Bless Our Native Land." He tells how the thrill of triumph throbbed wildly through his veins as he sung the coming National Anthem, "which is to vibrate round the world when Royal families are extinct as the dodo. God speed the day! The existence of a Royal family is an insult to all other families in the world." This was hardly an indictable offence, being partly a prophecy and partly an expression of opinion. Possibly the Grand Jurors were more shocked at the following passage, which might be construed as an incitement to Mr. Chamberlain, Mr. Morley and others to commit assault and battery on the Prince of Wales:—

"Men can kiss the hand of the Queen as one is proud to kiss the hand of any good woman; but how will it be when the Prince of Wales holds out his hand, and Messrs. Chamberlain and Morley, Collings and Broadhurst, Trevelyan and Fowler, and others are required to kiss *that*. I am not sure but that even those Radicals may find it no stain upon their manhood to incur this degradation; but the first man who feels as he ought to feel will either smile when the hand is extended at the suggestion that he could so bemean himself, and give it a good hearty shake, or knock his Royal Highness down!"

In those days Mr. Carnegie loved to have his fling at aristocracy and Royalty. For instance, at Dundee he jocularly described his native land as "a trumpery, royalty-ridden, aristocracy-befooled, pretty little country." On the other hand, of late years Mr. Carnegie has somewhat modified the severity of his anti-monarchical sentiments. He seldom loses an opportunity of praising the domestic virtues of Her Majesty; while as for the Prince of Wales he treats him in the spirit of the ancient precept concerning the dead, "De mortuis nil nisi bonum," and never says anything at all. In English party politics Mr. Carnegie has of late years taken no part. He is a friend and correspondent of Sir William Harcourt's and retains unimpaired his devotion to Mr. Morley, who came to Liverpool to bid him adieu as he left the Mersey on board the *Oceanic*. But notwithstanding his great friendship with Mr. Morley and his respect for Mr. Gladstone, he could not resist the temptation to lift up his heel against the Home Rule policy, which was the joint handiwork of his two friends. That Mr. Carnegie is a Home Ruler goes without saying, but Gladstone's Home Rule was not to his liking. Therein Mr. Carnegie found himself in accord with Mr. Rhodes. Both these distinguished millionaires agreed in thinking that all that need be done in Ireland was to apply the principles of the American Constitution and treat her as if she were a State in the Federal Union. Mr. Carnegie's views on this subject were expressed very freely some years ago both in interviews and in letters to the Press. Mr. Carnegie even appears to have entertained the wild delusion that he could induce the *Times* to support American Home Rule for Ireland, and addressed a letter to the Editor, making an appeal to that effect.

In vain is the net spread in sight of any bird! American Home Rule was as abhorrent to Printing House Square as Gladstonian Home Rule. Since

this disappointment Mr. Carnegie has abstained from expressing other than politico-economical opinions in relation to Imperial questions. Mr. Carnegie, however, is a shrewd observer. He is a Scotchman by birth. He spends many months of each year in Scotland. He mixes with all classes, and his opinions as to our social, political, and industrial position are well worth attention. As might have been expected, he is a vehement opponent of our landed system. In this there is nothing remarkable; it was impossible that any American should hold other opinions than those which he expresses. His ideal is a 200-acre farm, for as many farming families as possible. On less than 200 acres he does not seem to think a home could be maintained comfortably. He says:—

"The forces at present at work in the world are tending to develop a stronger individualism. We know of no substitute for the magic of ownership. Give a man a little bit of ground and he will make it a garden. Give him a child of his own and he will spend the best thoughts of his life and the best of his possessions in educating it. Every inducement should be held out to men to save and own their homes. I do not believe any man reaches the full stature of manhood until he owns his own home or his farm. Great landlords renting land to men keep men somewhat in the position of serfs. The reason the United States is such a conservative country—and it is the most conservative country in this world—is because five to six millions of its citizens own the soil, their own homes. You cannot preach Socialism to these people. The number of farms in America exceeds five millions. Every native American farmer, and German, too, as a rule, owns his own home."

For English railways he has no word of praise. Our mean little trucks which only carry eight tons, as compared to the thirty-ton carriers of the American railways; our stuffy little compartment carriages; the absence of any check system for luggage, and the excessive rate charged for the haulage of merchandise, impress him as they impressed Mr. Chauncey Depew, or any other American expert. He is equally disgusted with the cost and delay of our Private Bill legislation, and would appear to prefer a plan by which anyone might make a railway anywhere if they can raise the capital, and persuade the landowners to sell them the land.

His views as to the industrial future of this country may be regarded as of more importance than his criticisms of the defects of our legislation. Although the last words which dropped from his lips as he left the country were an expression of admiration for the majestic size of the *Oceanic*, he entertains very gloomy views as to the commercial future of Great Britain. He told an interviewer of the *Westminster Gazette* some months ago that he did not quite despair:—

With regard to the industrial competition between Britain and America, Mr. Carnegie said the American workman was the ablest, quickest, most versatile man that the world has ever seen. The Briton "has now to meet in industrial rivalry men of his own blood, and, what is more, men of his own blood developed under more favourable circumstances."

"On the other hand," he continued, "there is a great deal of kick in the Briton. The struggle will not be hastily closed. When he has to meet

superior competition I have great faith in his ability to change his methods, and fight with grip and power. The only thing against him is that in the old land raw materials are rapidly being worked out, while in the new they have only been scratched, as it were. Still, I am no pessimist about the future of Britain—she is not to be pushed aside."

But when I talked with him at Skibo the other day, there was very little left of the hope in this prognostication. Mr. Carnegie, despite the somewhat comforting remarks which he made to the interviewer of the *Westminster Gazette*, is by no means cheerful in his estimate as to the position of England. For fifty years we have ruled the roost. We dominated the markets of the world. We had practically no competitors worth speaking of. Our manufactures had the monopoly of the world. But that day has passed, our trade is no longer advancing by leaps and bounds. We are beaten by the Americans, both in the rate of growth in business and in its quality. The Germans also are forging ahead more rapidly than we are, but the total quantity of their trade is far inferior to our own.

John Bull seems to be falling behind in the race, and many are the voices urging him to put on a spurt, otherwise he will be left behind. The worst of Mr. Carnegie's Cassandra-like prediction is that he maintains that it will be impossible for John Bull, no matter how much he may exert himself, to overtake his American rivals. The causes which have given American manufactures their lead over those of Great Britain are partly temporary, partly permanent. The temporary causes of our defeat are those which may be overcome by energy, education and common sense. At present we are badly lacking in all three. The universal testimony of all our Consular agents, and all commercial experts, is that the British manufacturer is too arrogant and too well off to think it worth his while to fight for business as the Germans and Americans do. He loses market after market by being too proud to adapt his goods to the whims or the wants of his customers. They must either take or leave what he offers; and, as the German and American are much more obliging and adaptable, business goes to them, and we are left. That can be overcome by common-sense. Again, we have lost great industries by the superior technical education that is given to our German rivals. Where we work by rule of thumb the German applies science, and comes out on top. That also can be remedied. Another fault of ours which can be remedied is that of sticking to antiquated machinery and out-of-date methods of production. This is partly due to the British desire to have everything first-class. A ship-builder on the Clyde told me some time ago that when he had to buy an expensive lathe for use in his machine shop, the Americans offered him lathes ever so much cheaper than the English lathe; but he said that he bought the latter, preferring it, as it was much more solid and better worth the money, and would last twice as long as the American machine. But he said, 'I do not know whether I have done wisely. By the time the American lathe is worn out there will probably have been many new improvements made, and I should then be free to buy a new machine; whereas my English machine will be as good as on the day I bought it, and I should never think of casting

it on one side. So I shall struggle on without the improvements which I should otherwise have been free to adopt had I taken the cheaper and flimsier machine."

That also will very soon rectify itself, and if these were the only causes for the supersession of John Bull, that old gentleman would have no need to be despondent. But Mr. Carnegie's diagnosis of the situation goes far deeper, and if he is right the doom of Britain is written in the tablet of Destiny with a pen of adamant. For in the first place he maintains that the climate of the United States is so invigorating that you can get far more work out of the same man in New York or Pennsylvania than you could extract from him in the muggier climate of the British Isles. In the second place he thinks that conservativism, not political but temperamental, acts as a constant brake upon the wheel of progress. When the race is to the swift, brakes are out of place, and Great Britain is full of brakes. Our whole system in his opinion tends to discourage innovation, which is the very mainspring of American success. To be always finding out something fresh, to regard an old thing as a bad thing because it is old rather than to revere it because of its antiquity; this spirit, which is universal in the United States, is very rarely to be found in the United Kingdom. But apart from our climate and temperament, Mr. Carnegie's great reliance for the verification for his lugubrious vaticination is based upon the revolution which he considers has been wrought in the world in recent years. This revolution is that neither labour nor capital are the governing centres of attraction in the world of industry. The magnet is the raw material. The wonderful machinery, chiefly of British invention, especially in the iron, steel, and textile manufactory, enables the unskilled labour of the world to compete with the more carefully educated workman of Britain and America. It is now possible to create manufacturing centres in places which until recent years seemed destined to remain only producers of raw material. In an article which he wrote on the Manchester School in the *Nineteenth Century* for February, 1898, Mr. Carnegie said :—

We see everywhere to-day the influence of this new machinery. It can be accepted as an axiom that raw materials have now power to attract capital, and also to attract and develop labour for their manufacture in close proximity, and that skilled labour is losing the power it once had to attract raw materials to it from afar. This is not change; it is revolution.

For years past we have maintained our manufacturing position, by attracting to these little islands the raw material from other continents. This in Mr. Carnegie's opinion, will no longer be possible. We are using up our coal, we are reaching the limits of our resources in ironstone, while the United States has as yet but scratched the surface of its mineral treasures. The skilled labour of the world will naturally gravitate to the place where wages are highest and dividends largest. In Greater Britain it is probable we may find vast resources which will enable the Empire to hold its own with the Republic. But if the contest is to be between the United States and the United Kingdom, in Mr. Carnegie's opinion the struggle is over—we are already beaten hopelessly beyond all chance of recovery.

[redacted] out fresh confirmation of the opinions of

Mr. Carnegie. Americans built the bridge across the Atbara on the road to Khartoum. Mr. Carnegie's tender for the rails on the Cape to Cairo railway through Rhodesia was the lowest Mr. Rhodes received. The City of Glasgow, which is about to substitute electric for horse-power on its tramways, in open competition has awarded to American firms the contracts for making the subways, supplying the yokes, laying the conduits and furnishing the electric cables. These contracts amount to £3,000,000, and the American contractors have secured them by outbidding British competitors in price, time and quality of work. The same contractors are doing half as much more in London and Dublin for private street-railway companies.

"Yes," said Mr. Carnegie meditatively, "the law will become universal. No nation will permanently be able to maintain a greater population than what it can feed and support with its own products. The destiny of the old country seems to me very plain. You will be the family seat of the race. Your manufactures will go one after the other, but you will become more and more popular as the garden and pleasure-ground of the race, which will always regard Great Britain as its ancestral home. Probably you will be able to support fifteen millions, not more." A pleasant prospect, which Mr. Carnegie, philosopher as he is, with his fortune invested in the United States, can afford to contemplate with an equanimity that is difficult for those who are thus calmly doomed to see their numbers dwindle by more than one-half.

Richard Jeffries' remarkable romance "After London" recurred to my mind when I listened to Mr. Carnegie's prophecy. Still John Bull need not despair, he may have cards up his sleeve of which he knows not yet. If, for instance, we could but discover the secret of utilising the tides, which is by no means impossible, we might once more hold our own against the world. For the United Kingdom has more tidal power to the acre than any other country in the world. Mr. Carnegie himself, in his milder moments, admits that some chance may turn up to deliver us from our doom. For speaking of these speculations he said no one could be positive about anything in the domain of prophecy. "Conditions might be transformed in a day; a chemical discovery, an electrical invention; the properties of a plant utilised—any one of such, or of other not improbable surprises upon which we seem to be sometimes on the very threshold, might work an entire change. The utilisation of waterfalls for electricity, displacing coal, is already changing some centres of manufacture. All these changes are of yesterday. It is not wise, therefore, for any nation to plume itself unduly upon present resources or prospects, neither for any to despond. 'We know not what a day may bring forth.'"

If Mr. Carnegie be right, or even if ten per cent. of his lugubrious predictions be justified, it is obvious that we, as a nation, should do well to shorten sail and prepare for the difficulties ahead. Instead of doing this we are increasing our expenditure every year and increasing our responsibilities and financial obligations, as if we were merely entering into our inheritance instead of approaching the end of our tether[redacted]

CHAPTER II.

MR. CARNEGIE AS AN EMPLOYER OF LABOUR.

CONSIDERABLE prejudice exists against Mr. Carnegie on account of the Homestead strike of eight years ago. Owing to that unfortunate episode Mr. Carnegie has been the favourite butt for the shafts of the anti-capitalists The episode of Homestead was sensational enough to attract universal atten ion. The strike was fought out on both sides with ruthless appeals to the *ultima ratio* of kings. The works were garrisoned by an armed force o Pinkerton's detectives, whose position bore an ominous resemblance to tha of the garrison of a beleaguered town. On the other hand the strikers dic not hesitate to resort to assassination and murder. Mr. Carnegie's manage was shot, and seriously though not mortally wounded. But quite the mos lamnable incident of the whole struggle was an attempt by the strikers tc poison wholesale the men at work by mixing a deadly poison in the food as i was being prepared in the general kitchens. That fiendish crime was fortu nately discovered in time; but the whole struggle, what with the shooting or one side and the attempted murders on the other, and the violence that wa displayed all round, gave Homestead a bad name throughout the civilised world. The matter was made the subject of a Congressional Inquiry, and the facts are all now pretty well known.

It is not part of my business here to enter into a discussion of the controversy between the Carnegie Company and their workmen. I am dealing not with the question of Capital *versus* Labour, I am merely touching upon this question in so far as it affects the character of Mr. Carnegie; and so far as the Homestead strike is concerned, I am glad to be able to state that Mr. Carnegie is blameless. He was absent from the country at the time, and it was the universal belief of both disputants at Pittsburg that if "the little boss" had been in command there would have been no strike, and Homestead would not have become a bye-word throughout the civilised world. On this subject I prefer to quote, as much more satisfactory than any opinion of my own, the judgment arrived at by Professor Bemis, a well-known writer on sociological subjects in the United States. I made Professor Bemis's acquaintance at Chicago in 1894, and conceived the highest opinion of him for his integrity, intrepidity, and keen appreciation of the dangers which beset modern democracy. He is well known for the leading part which he has taken in favour of municipal socialism, and capita of the predatory sort has no more resolute assailant. I therefore regard his report upon the Homestead strike as one in which we can have more

confidence than the report of the Congressional Committee or of any one else who may be named who has written on the subject.

The *Journal of Political Economy* for August, 1896, published a very carefully written and valuable study of the Homestead strike from the pen of Professor Bemis. The article, which was a very long one, was an attempt to present a statement of the causes of the Homestead strike, based upon the official investigations of the United States House of Representatives and of the Senate, as well as from other material believed to be reliable. From what Mr. Bemis has to say as to the merits and demerits of Mr. Carnegie in relation to this strike, it would appear that Mr. Carnegie was much sinned against in this matter, being made the scapegoat for the sins of Mr. Frick. The capital of the Carnegie Company was £5,000,000 sterling, and the value of the Homestead plant, not including land, was over £1,000,000. Only once in the twenty-six years when Mr. Carnegie managed his own works was there any stoppage from strike or lock-out in any one of his works, and he has always shown a disposition to sit down and wait until an agreement could be reached rather than to call in new men. Mr. Frick only became chairman and manager in April, 1892, and from that time the relations between the employers and employed became very different

Mr. Frick, indeed, seems to have been the villain of the piece all through. The trouble would never have arisen if he had not trampled conciliation under foot, and forced on the struggle which has had such a baneful influence in embittering the conflict between Capital and Labour in the United States. The Committee of Investigation of the House of Representatives roundly condemned Mr. Frick and his officers for lack of patience, indulgence, and solicitude, and they say:—

> Mr. Frick seems to have been too stern, brusque, and somewhat autocratic, of which some of the men justly complain. We are persuaded that, if he had chosen, an agreement would have been reached between him and the workmen, and all the trouble which followed would thus have been avoided.
>
> The upshot of the whole thing is that the responsibility for the industrial war at Homestead lies upon Mr. Frick, and Mr. Frick alone.

Professor Bemis tells us a very interesting fact, not widely known, which tends still further to clear Mr. Carnegie, and to saddle Mr. Frick with the sole responsibility for the trouble. Professor Bemis asserts that Mr. Frick not merely defied common-sense, but Mr. Carnegie's expressed directions. The story is as follows: "After explaining the part taken by Mr. O'Donnell in promoting an amicable settlement, Mr. Bemis says that Mr. O'Donnell states as did the President of the Trades Unions, that there was no disposition on the part of the employés to stand upon a question of scale, or wages, or hours, or anything else." All that was wanted was the reopening of the conference doors. This Mr. Frick refused, and every obstacle was placed in the way of the appeal to Mr. Carnegie:—

> Mr. O'Donnell's letter, cited above, had applied to Mr. Frick for Mr. Carnegie's address in order to telegraph him—Mr. Carnegie being at that time absent in Scotland, and his address not being known to anyone in this country except his business associates. Mr. Frick refused to give the

address; whereupon Mr. Reid obtained it from our Consul-General in London, John C. New, and then cabled Mr. Carnegie, in which he accepted the terms proposed by Mr. O'Donnell, and urged that Mr. Frick be seen immediately with a view to effecting the settlement. My informant (whose name is withheld) goes on to say: Mr. Frick was obdurate. He refused to consider the matter at all, denounced the strikers as assassins, and declared that if Carnegie came in person, in company with President Harrison and the entire Cabinet, he would not settle the strike.

Mr. Carnegie was careful to explain that he had "no power to instruct nybody connected with the Carnegie Steel Company. The officers are lected for a year, and no one can interfere with them. As for instructng or compelling them under law to do one thing or another, that is simply n absurd suggestion. I could not if I would, and I would not if I could."

Talking on the subject with Mr. Carnegie this autumn, he spoke with considerable feeling as to the way in which that single episode had prejudiced im in the opinion of many people who did not know anything more than hat there had been a horrible strike at the Homestead works. He said he did not wish to enter into the subject; but many stories that were current such s that of the death-dealing live-wire fence which was said to surround the works were pure inventions. He gladly diverged from that sore point to speak of his elations to his workmen in general. He said, in the first place, that the average rate of wages paid in his works to all hands was from ten to fifteen per cent. higher than those paid in any other works of the same kind in the United States. Secondly, that from the time he commenced business down to the present day, there was, with the exception of the Homestead, only one strike in any of the works with which he had been connected. Thirdly, in that one strike he did not attempt to open the works with blackleg labour, but left them closed until the strikers came to their senses. Mr. Carnegie therefore may be said to hold a record almost unique among employers of labour, and he has therefore some reason to feel aggrieved when he is judged solely from the glaring and lurid picture flung upon the newspapers of the world by telegrams from Homestead during the time of the strike. It is very interesting to hear Mr. Carnegie discourse as to the relations between Labour and Capital. He is as strong a believer as Mr. Livesey in the association of workmen with their employers as holders of the stock of the company. He is also a great believer in a sliding scale of wages, by which the price of labour goes up and down with the profits on the commodity which they produce. This system of co-partnership, or a sliding scale, was introduced after the one strike to which I have referred. On that occasion the workmen employed in the steel works, after making a bargain, had struck against their new contract, and insisted upon its being revised. They were incited thereto by an agitator and saloon-keeper who assured the men that "the little boss" had never in his life locked out his men, and that they were quite sure he would never fight labour. Mr. Carnegie's account of his interview with the strikers is somewhat amusing. He was always on very free-and-easy terms with his workmen. "You can do anything with workmen," he said, "if you only treat them like

men, in a frank, straightforward way." When the deputation arrived, Mr. Carnegie greeted them cordially, chaffed them as to the steel-works which they had laid idle, asked them when they were going to accept orders to keep the mills going, and then, suddenly changing his tone, he said to them, "Now, boys, you have been told that I shall never fight labour—that I have never had a dispute with labour—and it is quite true, and I don't mean to. But when you went further, and said I never would fight, no matter what you might do, you forgot that I was a Scotchman." And he said, "I will never be a party to American workmen disgracing themselves by violating their own contract. Now, gentlemen," said he, "you have shut up the works. All right—that is what you can do. But there is only one person in the world who can open these works, and that is 'the little boss.' If you want him to open these works, you will have to come to him for his consent, and he will not give it unless you are prepared to sign a contract which you will abide by. Good day, gentlemen." At the Union meeting that night, when the deputation reported the result of its interview, the agitator summed up his impression of it by saying, "Boys, the little boss has sat down in his chair, and he will be a skeleton before he gets up unless on his own terms." Mr. Carnegie departed to New York, where he was followed in a few days by a deputation from the strikers. Had they brought, he asked, the signed authority to accept the new terms? They said they had not. "Good day, gentlemen," he said; "I am sorry you have had the trouble of coming to New York." A few more days passed and the deputation returned. This time they brought the required authorisation. Mr. Carnegie took them into the Central Park, gave them a dinner at Delmonico's, and then produced the new contract for their acceptance. This contract embodied the principle of the rise and fall of wages according to the fluctuation of the market, and provided also for the inspection of the books and papers by representatives of the workmen. The leaders asked if they might be allowed to sign as representatives of the union. "Certainly," said Mr. Carnegie, "you can sign as you please." Thereupon they affixed their signatures with great alacrity. "Now," said Mr. Carnegie, "as I have obliged you by letting you sign as you please, would you oblige me by signing each in your individual capacity as well?" They were cornered and could not refuse. "Begorrah," said the agitator in an audible aside, "begorrah, the game's up!" So ended the only collision which Mr. Carnegie has ever had with his workmen, and naturally "the little boss" feels considerably proud of having managed so many men of so many nationalities for so many years without ever coming to blows, and the measure of his complacency at his unique record is the measure of his chagrin when he reflects that the Homestead strike caused all his good to be evil spoken of.

Mr. Carnegie wrote very freely in 1886 on the labour question. His views are to be found in a pamphlet of that year and also in various articles in the *Forum*. In the management of his own works, the principle of a sliding scale prevails:—

The men are paid on a sliding scale, based on the price of products. Once a month a committee appointed by the men meet, and before this

committee is laid the business correspondence regarding the products of the firm. After due examination representatives of the men strike an average, and this forms the basis for the ensuing month. The firm allows every workman to deposit part of his earnings in the business, which is invested in first mortgages up to £400, and on these earnings 6 per cent. interest is allowed to the men. The firm also lends to any of its workmen who desire to purchase a lot or build a house the sum he wishes to spend in this way, taking payment by instalments. There have never been any serious differences between the firm and their men, owing to the determination of Mr. Carnegie to make his workmen sharers in the profits of the firm in this manner.

One of his articles in the *Forum* was called "An Employer's View of the Labour Question." Another dealt with the "Results of the Labour Struggle." He wrote :—

A strike or lock-out is in itself a ridiculous affair. Whether a failure or a success it gives no direct proof of its justice or injustice. In this it resembles war between two nations. It is simply a question of strength and endurance between the contestants. The gage of battle, or the duel, is not more senseless as a means of establishing what is just and fair than an industrial strike or lock-out. It would be folly to conclude that we have reached any permanent adjustment between capital and labour until strikes and lock-outs are as much things of the past as the gage of battle or the duel have become in the most advanced communities.

As to the advantages of trade unions, Mr. Carnegie was as emphatic upon this point in his article in the *Forum* as he was upon the ridiculousness of strikes and lock-outs ;—

My experience has been that trade unions upon the whole are beneficial both to labour and capital. They certainly educate the working-man and give him a truer conception of the relations of capital and labour than he could otherwise form. The ablest and best workmen eventually come to the front in these organisations, and it may be laid down as a rule that the more intelligent the workmen the fewer the contests with employers. I have noticed that the manager who confers oftenest with a committee of his leading men has the least trouble with his workmen. I, therefore, recognise in trade unions, or, better still, in organisations of the men of each establishment, who select representatives to speak for them, a means not of further embittering the relations between employer and employed, but of improving them.

With regard to courtesy as between employer and workpeople, Mr. Carnegie thus expressed himself :—

Unless the relations between manager and workmen are not only amicable but friendly, the owners miss much ; nor is any man a first-class manager who has not the confidence and respect, and even the admiration of his workmen. No man is a true gentleman who does not inspire the affection and devotion of his servants. Whether the men ask in proper manner for interviews, or observe all the rules of etiquette, is immaterial. We expect from the presumably better-informed party representing capital much more in this respect than from labour ; and it is not asking too much of men intrusted with the management of great properties that they should devote some part of their attention to searching out the causes of disaffection among their

employés, and where any exist, that they should meet the men more than half way in the endeavour to allay them.

While public sentiment has rightly and unmistakably condemned violence, even in the form for which there is the most excuse, I would have the public give due consideration to the terrible temptation to which the working man on a strike is sometimes subjected. To expect that one dependent upon his daily wage for the necessaries of life will stand by peaceably and see a new man employed in his stead is to expect much. This poor man may have a wife and children dependent upon his labour. Whether medicine for a sick child, or even nourishing food for a delicate wife is procurable, depends upon his steady employment. In all but a very few departments of labour it is unnecessary, and, I think, improper, to subject men to such an ordeal. In the case of railways and a few other employments it is, of course, essential for the public wants that no interruption occur, and in such case substitutes must be employed; but the employer of labour will find it much more to his interest, wherever possible, to allow his works to remain idle and await the result of a dispute than to employ the class of men that can be induced to take the place of other men who have stopped work. Neither the best men as men, nor best men as workers, are thus to be obtained. There is an unwritten law among the best workmen: "Thou shalt not take thy neighbour's job." No wise employer will lightly lose his old employés.

In his pamphlet he thus summed up as follows his conclusions as to what was the best manner of establishing good relations between employer and employed:—

Dismissing for the present all consideration of co-operation as not being within measurable distance, I believe that the next steps in the advance towards permanent peaceful relations between capital and labour are—

(1) That compensation be paid the men based upon a sliding scale in proportion to the prices received for product.

(2) A proper organisation of the men of every work to be made, by which the central leaders, the best men, will eventually come to the front and confer freely with the employers.

(3) Peaceful arbitration to be in all cases resorted to for the settlement of the differences which the owners and the Mill Committee cannot themselves adjust in friendly conference.

(4) No interruption ever to occur in the operations of the establishment, since the decision of the arbitrators shall be made to take effect from the date of reference.

If these measures were adopted by an establishment several important advantages would be gained—

(1) The employer and the employed would simultaneously share their prosperity or adversity with each other. The scale once settled the feeling of antagonism would be gone, and a feeling of mutuality would ensue. Capital and labour would be shoulder to shoulder, supporting each other.

(2) There would be neither strike nor lock-out, since both parties had agreed to abide by a forthcoming decision of disputed points. Knowing that in the last resource strangers were to be called in to decide what should be a family affair the cases would, indeed, be few which would not be amicably adjusted by the original parties, without calling in others to judge between them.

He has certainly a good opportunity of testing his principles, for he is one of the greatest employers of labour in the world. He has at this

moment an army of 25,000 men on his pay-roll who receive wages that average all round £10,000 a day. That is, the wages and salaries of the Carnegie Company come to £3,000,000 a year. The work, it must be admitted, in the Pittsburg iron mills is very hard. Ironworkers have not got the pleasantest of billets in the industrial world. Judged from an English or German standpoint, the provisions for the comfort of the workmen—for their hospital accommodation, for instance, at Homestead—hardly come up to the highest standard, if we may believe the testimony of men like Mr. Burns and Mr. Webb, whose impressions of the ironworks belonging to the Carnegie combination are not very favourable.

On the other hand, a workman employed by Mr. Carnegie contributed to *McClure's Magazine*, in 1894, an account of the conditions of labour in Pittsburg, which, although he brings out very forcibly the tremendous strain under which the work is done, owing to the high temperature, the roughness of the men, and the immense drive with which the work is put through, does not leave the impression that Mr. Carnegie has failed in his duty to his workmen:—

How do they stand it? How could any human being stand it? No one knows. They all die young. Very few men well along in years are found anywhere about the mills. Yet these men go on for a number of years, and any one of them could do twice the work in the heat that any man could who had worked as the men work in the East. Of course there are exceptions. Many of the men have happy families, and those of the better class are very well off. The company houses are very good, and have all the modern conveniences, and the men who are sober and care for their families, beside being prosperous, live comfortably. But the average mill-man is a reckless dare-devil. A strange character surely; a creature who seems to be made by the work, and not for it. The doctor's report for Homestead for the last year records over a thousand accidents and at least a dozen deaths. Yet there is no lack of men. The managers have applications from twice the number they can give positions to.

Mr. Hamlin Garland, who visited the Homestead Works in 1894, gave a poet's first impression of a great ironworks in the same number of *McClure's Magazine*. He was naturally much impressed by the tremendous stress and strain, the killing pace at which the work went on. Speaking of the labourers at Homestead, Mr. Garland says:—

They worked with a sort of desperate attention and alertness.

"That looks like hard work," I said to one of them to whom my companion introduced me. He was breathing hard from his work.

"Hard! I guess it's hard. I lost forty pounds the first three months I came into this business. It sweats the life out of a man. I often drink two buckets of water during twelve hours; the sweat drips through my sleeves and runs down my legs and fills my shoes"

"But that isn't the worst of it," said my guide; "it's a dog's life. Now those men work twelve hours, and sleep and eat out ten more. You can see a man don't have much time for anything else. You can't see your friends or do anything but work. That's why I got out of it. I used to come home so exhausted, staggering like a man with a 'jag.'"

Again he speaks of the "sallow and lean faces," which he attributes to the

work of the inhuman sort that hardens and coarsens. It is well to quote this, because Mr. Carnegie has given full expression to his own opinion as to the excessive hours of labour. He said :-

I sympathise with the desire to have shorter hours of labour. We have too long hours of labour in America. There is not a blast furnace or manufactory that has to run night and day at which the workers do not work twelve hours a day, the twenty-four hours being divided into two shifts. I have told the labour leaders in America who are working less than this that before they try to get shorter hours for themselves, they should take up the case of their more unfortunate brethren. But to reduce the hours of labour in works that have to run night and day, can only be done by a general law, compelling all such works to adopt eight hours' shifts. We tried this voluntarily ourselves at Pittsburg for two years. We worked the blast-furnace men on three shifts of eight hours each, hoping that other iron manufacturers would be induced or compelled to follow our example. But only one firm in the whole country did so; and finally competition became so severe that we were forced to go back to the twelve-hour shifts. It was a question whether we were to run the works at a loss or not, and after losing at least £100,000 by the experiment, we had to ask our men to return to the two shifts a day again. We offered to divide with the men the extra cost of 33⅓ per cent. which the three shifts involved, so that we might continue the eight hours system, the firm paying 17 per cent. and the men 16 per cent.; but rather than do this they decided to go back to the two shifts of twelve hours a day. A law is needed to compel the hard employers to do what those who are more liberal would do voluntarily, and to put all on the same footing.

I do not think that trade union action would be strong enough with us to effect it. Organised capital can beat organised labour. I should be very glad if we could pass a general law in all the States of the American Union that iron works, and all factories running the whole twenty-four hours, should be compelled to employ three sets of men, eight hours each. But such a law is useless if passed only by one State; it cannot be enforced until all the States adopt it. I differ from my great master, Herbert Spencer, in regard to the duties of the State. No hard and fast line can be drawn in this matter. Whatever experience shows that the State can do best I am in favour of the State doing. Whatever is well done without State interference, of course is better so done. But I believe we shall have more and more occasion for the State to legislate on behalf of the workers, because it is always the worst employers that have to be coerced into doing what fair employers would gladly do of their own accord if they had not to compete with the hard men.

An inquiry was made as to sixty-seven different industries in the State of Massachusetts, and it was found that on an average the workers work three to four hours a week more than the same industries in your country. Besides this, the American workmen has fewer holidays than yours, and he works far harder than the British workman. He turns out a great deal more work, and, of course, makes more money. He is more active, more ambitious, and he has no trouble with drink. He is sober, well-behaved, tractable, and fair-minded. We have not one strike in America for ten that you have in Britain.

The wear and tear of American industrial life is very great. Mr. Carnegie, I suppose, would reply that it is impossible for him to alter the conditions

of industrial competition. The manufacturer who does not drive his men gets left as, in Mr. Carnegie's opinion, English and Scotch manufacturers are getting left at this present moment. What, I suppose, is the fact, is that Mr. Carnegie has carried the American principle of drive and push to its uttermost limits. He admits frankly that it would be impossible to get as much work out of British workmen in this country as he gets out of his workmen at Pittsburg. It is the climate, he says. No one can work in England as hard as he can in the United States. The worker spends his life like a taper burning in oxygen, with the result that there are very few old men at Carnegie's. The race is to the swift, the battle is to the strong, and the older workman is unceremoniously thrown on one side to make room for his more vigorous and youthful rival. As against the apparent cruelty of thus using up the workman, Mr. Carnegie replies that he pays him higher wages than any of his competitors, that the conditions in his works are not appreciably worse than those of other iron and steel works in the United States, and that however much he may wish that the iron laws of the universe had been made of softer metal, he is not responsible for the Creation, and that what he does is done under their compulsion, for he would be the first to suffer if he would not obey. Mr. Carnegie is a capitalist, and an enormous capitalist with a certain touch of the landed aristocrat in his composition. He no more regards workmen, organised or unorganised, as a power in equality with his own than the nobles of France regarded their peasants before the French Revolution as qualified to speak with them as equals Not that Mr. Carnegie has any foolish pride as to the social equality of the workmen with himself. There is no one more "hail fellow well met" with all sorts and conditions of men than Mr. Carnegie, but he does not admit that Labour can contend with Capital upon equal terms. Labour, he says, gets left every time. In the nature of things the capitalist has all the odds in his favour. He can sit and wait while Labour starves. Hence the duty of Capital to look after Labour, and treat it fairly on the principle *noblesse oblige* but if it comes to pitched battles between Labour and Capital, Labour will always go under. The sense of the immense disproportion of the odds always looms large at the back of Mr. Carnegie's mind as the chief reason why it is the bounden duty of employers to treat their men fairly, and to meet with them face to face and discuss their grievances—that is to say, it is their interest as well as their duty, an interest and a duty which the employer himself must recognise, for there is no power in organised Labour strong enough to compel him to do his duty if he refused to do it.

Mr. Carnegie is a great believer in the gospel of labour as well as the gospel of wealth. He once said:—

> If a man can make thirty shillings a week in his native land, he is very foolish to leave it, unless he is impelled by an uncontrollable ambition and has no ties to bind him. I never advise any man to emigrate from this country to a new country who can make a living here, for many who go out do not like the new conditions of life, even if they find they can make more money. I do not think the skilled mechanic or artisan in good health is under any disadvantage in having to labour. I have no pity for the man who

is discontented because he has to labour, because I believe this is the best state for man, and besides, the worker is the most useful citizen.* There is no comparison, in my opinion, between the lot of the skilled workman and the heir to an hereditary title, who is very likely to lead an unhappy, wicked life. Inherited wealth is oftener a curse than a blessing. The unskilled labourer remains an unskilled labourer because he lacks certain qualities. His state can never be much improved until he possesses those qualities—educational, physical, and moral. The common labourer is a common labourer because he is common.

In this connection I hope Mr. Carnegie will forgive me for the liberty which I take in copying the annotations which he made upon Mr. Edwin Markham's "Man with the Hoe," which went the round of all the papers in the spring of this year. Mr. Markham's mood is so exactly the antithesis to Mr. Carnegie's, that I could not resist the temptation of reproducing his marginal observations. Here is the poem, which was suggested by Millet's famous picture of a French peasant with the hoe:—

Bowed by the weight of centuries he leans
Upon his hoe and gazes on the ground,
The emptiness of ages in his face,
And on his back the burden of the world.
Who made him dead to rapture and despair,
A thing that grieves not* and that never hopes,
Stolid and stunned, a brother to the ox?
Who loosened and let down this brutal jaw?
Whose was the hand† that slanted back this brow?
Whose breath blew out the light within this brain?

Is this the Thing the Lord God made and gave
To have dominion over sea and land;
To trace the stars and search the heavens for power;
To feel the passion of Eternity?
Is this the Dream He dreamed who shaped the suns
And pillared the blue firmament with light?
Down all the stretch of Hell to its last gulf
There is no shape more terrible than this—
More tongued with censure of the world's blind greed—
More filled with sighs and portents for the soul—
More fraught with menace to the universe.

What gulfs between him and the seraphim!
Slave of the wheel of labour, what to him
Are Plato and the swing of Pleiades?
What the long reaches of the peaks of song,
The rift of dawn, the reddening of the rose?

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* Upon this line Mr. Carnegie wrote:—
"The maker of all created him lower than now. He too has risen to human form and soon will go forward to human feelings."

† "Brow never was so high as now. No light was in the brain till recent days."

Through this dread shape the suffering ages look;
Time's tragedy is in that aching stoop;
Through this dread shape humanity betrayed,
Plundered, profaned and disinherited,
Cries protest to the Judges of the World,
A protest that is also prophecy.

O masters, lords and rulers in all lands,
Is this the handiwork you give to God,
This monstrous thing distorted and soul-quenched?
How will you ever straighten up this shape;
Give back the upward looking and the light;
Rebuild in it the music and the dream;
Touch it again with immortality;*
Make right the immemorial infamies,
Perfidious wrongs, immedicable woes?

O masters, lords and rulers in all lands,
How will the Future reckon with this Man?
How answer his brute question in that hour
When whirlwinds of rebellion shake the world?
How will it be with kingdoms and with kings—
With those who shaped him to the thing he is—
When this dumb Terror shall reply to God
After this silence of the centuries?

It would be difficult to bring into clearer and sharper antithesis the opposing views of the dreamer and the scientist. Mr. Carnegie has little or no sympathy with the Socialist. He resents looking ahead and looking backward. He thinks that:—

It is a criminal waste of a man's time and thought to dwell much upon what is to come in the far unknown future. I am an evolutionist. My teacher is Herbert Spencer. It is impossible to set bounds to what the human race can do, or what it may become, physically, mentally, or socially. The difference between me and the Socialists is just this. I know the human animal must be taught one trick at a time. We must build one stone upon another, and rise one step at one time. When these gentlemen ask us to jump to the moon at one bound, we must decline to leave the stairway, and say "no, let us add another step." There is more philosophy in two lines of Shakespeare than in all that ardent revolutionists have ever written

Nature is made better by no mean,
Save Nature makes that mean.

We are all for travelling in the same direction, and finally, I believe, to Heaven. But when I am asked to put on wings and try to fly, I decline, and stick to my steady way of progression, and I believe I shall get there even before they will. Do you notice that most of these balloon performers come down to the ground finally, and are smashed? So will all these Socialist aeronauts.

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* "It was a beast never had upward looking till now, is only partly human in our age, progressing daily, evolving higher out of lower. All is well."

In a very interesting interview which he had in 1891 with the representative of the *Northern Daily News*, Mr. Carnegie expressed himself with much warmth on the necessary inequality of the remuneration for labour. I quote the interview as a succinct statement of the case against the socialistic theory. The conversation began by the interviewer asking whether there was not in America an organisation known as the Knights of Labour. Mr. Carnegie replied:—

"Say rather we *had*. It was one of those ephemeral organisations that go up like a rocket and come down like the stick. It was founded on false principles, viz., that they could combine common or unskilled labour with skilled: the intelligent, ambitious mechanic, rising in a few years to a higher position and higher pay, with the ignorant foreign labourer; and the aristocracy of labour declined. One mistake that many writers make about labour is in holding that it is one class. There are more grades and ranks in labour than in educated society. Of course, by the aristocracy of labour I mean the true aristocracy, founded upon merit, performance, ability."

"Yes," I said, "but the policy of Trade Unionism is to equalise the earnings of skilled and unskilled labour."

"Then, if they do that, we shall go back to savagery. I have seen the camp of the Sioux Indians, and the hut of the chief could scarcely be distinguished from that of the lowest warrior, but neither could the chief be distinguished for higher virtues. One is as savage as the other. There is no improvement possible under such circumstances. It must be with labour a case of whatsoever measure you mete it shall be meted out to you. The man that shovels two tons of materials is entitled to twice the money paid the man who only shovels one."

"But," I objected, "that may be only a matter of mere physical strength. Are you going to reward physical strength?"

"What else have you to judge by in that class of labour?" replied Mr. Carnegie. "One is doubly as efficient as the other. But that does not say that the weaker man may not be good for something else. If we are not to recognise that one man has brains or ability beyond another, why should a man of superior parts try to do his best?"

"In the natural course of things the weakest must go to the wall, of course," I said. "But Christianity teaches us that we must counteract this natural tendency, by protecting and cherishing the weak."

"That is true. But how are you to judge of a man's value? What other test can you apply to a man than what he can do? Is Mr. Orchardson to receive no more for one of his pictures than Mr. Daub? Is Chantrey to have no more for his statues than a stonemason? Is Tennyson not to be honoured above the scribbler of the doggerel in the Poet's Corner?"

"Those men are artists and possessed of genius. They are exceptional cases of which you can hardly make a rule."

"But we never would have had artists if we are not to judge of their works by their value—the ordinary way of appraising work. They rose to great renown, and had great rewards; but they began poor. You cannot name the great artist who did not rise from poverty. Rich people, kings and queens, princes and dukes, give us nothing. All our treasures come from the ranks of the poor. Shakespeare and Burns, Beethoven and Mozart sprang from the people. There is no other test you can apply for rewards than excellence of work. Not to recognise that is to say that the springs of human action are to be broken up; and before you do that, let us see what humanity will have to pay for it."

"I think it is Carlyle who says, 'Tell me not of the few who have striven and succeeded—tell me of the many who have striven as hard and failed.'"

"That also is a good principle," rejoined Mr. Carnegie. "Christ was crucified, Lincoln was struck down in the hour in which his principles were triumphing. Wallace was quartered in the hour of victory. Among the men who have failed are our heroes to be found. What reward is there that any man receives in this life that is not as dust in the balance compared to his own self-consciousness of having performed his duty? The man who, when he lies down at night, is able to say, 'I may not have done much, but I have done nothing wrong or mean, and nothing to be ashamed of; I have tried to do what little good I could in the world,' has his reward, and feels that the applause of his fellows is really vanity. Alexander Smith, in his 'Life Drama,' has some suggestive lines, which I think run thus:—

> But man, vain man, unless his fellows can
> Behold his work, he cares not to be great,
> But I have learned to prize the lightning deed,
> Nor heed the thunder following after,
> Which men call Fame.

If a man wants his heart filled with the sharpest arrows, just let him set out to win popular applause as an end. To live an enviable life a man must speak from within, and do what he honestly thinks best, and leave the rest, perfectly regardless of results. Let me give you another passage from Herbert Spencer, if I can remember it—'The highest good that a man sees, that he will fearlessly proclaim, knowing that thereby he plays his part best in this world. If he achieves the result, well; if not, well also, though not so well.'"

I cannot better conclude this chapter than by quoting Mr. Carnegie's remarks when he returned to Pittsburg in January 1893:—

I have not come to Pittsburg to rake up, but to bury the past. It should be banished as a horrid dream, but the lessons it teaches should be laid to heart for future application. For twenty-six years our concerns have met with only one labour stoppage. I trust and believe that this record will be equalled in the next twenty-five years. When employer and employed become antagonistic their antagonism can only be described as a contest between twin brothers. No genuine victory is possible for either side, only the defeat of both.

I made my first dollar in Pittsburg, and expect to make my last dollar here also. I do not know any form of philanthropy so beneficial as this; there is no charity in it. I have hoarded nothing, and shall not die rich apart from my interest in the business. Unless the Pittsburg Works are prosperous I shall have nothing. I have put all my eggs in one basket right here, and I have the satisfaction of knowing that the first charge upon every dollar of my capital is the payment of the highest earnings paid for labour in any part of the world for similar services. Upon that record I stand.

CHAPTER III.

THE IDEALS OF MR. CARNEGIE AND MR. RHODES.

MR. CARNEGIE resembles Mr. Rhodes in being a modern man who sits loose to the orthodox religious creed. Both are believers in the doctrine of Evolution. Mr. Carnegie says, "I am an Evolutionist—Herbert Spencer is my prophet." Mr. Rhodes says, "I am a Darwinian—I believe in the survival of the fittest." And both these eminent millionaires agree in believing that it is a wicked waste of strength to help lame dogs over stiles. Mr. Gladstone declared that all must feel with Mr. Carnegie when he lays down the law that the main thing is to help those who help themselves. But Mr. Carnegie goes further than this :—

Speaking to a representative of the *Daily News Weekly*, who visited him in his Scotch retreat, he said he did not believe in helping the average man. The average man was all very well, but the man who needed help and assistance was he who was endowed with more than the average ability. At present he frequently wasted his capacities because of the lack of opportunities. Probably the best method in which a millionaire, who wished to help on the advance of the race, could spend his wealth was by placing within the reach of the capable the opportunities which would enable them to develop their natural gifts.

It is odd to see these latter-day exponents of the up-to-date gospel repeating the substance of one of the hardest sayings in the old Gospel: "To him that hath shall be given, and from him who hath not shall be taken away even that which he hath." Mr. Rhodes has elaborated this doctrine into a kind of religious philosophical system. I reproduce here from the November number of the REVIEW OF REVIEWS, the only authentic description I can lay my hands on of Mr. Rhodes's ideas as to money and its responsibilities. In the main they are exceedingly like Mr. Carnegie's, although, of course, Mr. Rhodes's Imperialism is *Anathema Maranatha* to Mr. Carnegie :—

Mr. Rhodes is far in advance of his class in realising the responsibility of the millionaire for the stewardship of his millions. It is the curious fortune of Mr. Rhodes to be the special mark for the attacks of the Socialists of the baser order, and of those Radicals who are delighted to join in the hue and cry against any one whom the Socialists dislike. But if the Socialists did not know the man as he is, they would elect him honorary president of their association. He alone, so far as I know, among the millionaire class not only accepts the doctrines of the state scientist in theory, but acts upon them in practice. He is not a man of phrases. He is a man of deeds. He is reputed to be a rich man. It is true that he has the control of millions. But I seldom knew a rich man who had less ready cash. If any one were to give

Mr. Rhodes a million sterling to-day, he would not have a penny of it to-morrow. As soon as he gets money, he spends it or invests it in the service of the Imperial idea. The Socialist, no doubt, would demur as to the wisdom of Mr. Rhodes's selection of the object on which the money should be spent. But that is a detail. The essential unity of idea on the part of Mr. Rhodes and the Socialist is that both absolutely agree that the money should not be spent upon self, and should be employed solely for the benefit of the community. Mr. Rhodes sees the community on its Imperial side. The Socialist naturally confines his attention to the social side. But both are alike in believing that it is in the service of the community, and not in the building up of great fortunes for a family, that wealth should be employed.

There is another millionaire in South Africa, whose name begins with the same initial letter, who has built up a much greater fortune, who, so far as is known to his contemporaries, has never been even momentarily betrayed into a fit of public-spirited generosity. His one aim in life is said to be to leave a million sterling to each of his children. Not a Social Democrat or a Radical in the whole pack ever breathes a word of reproach against this supreme type of the selfish individualist millionaire. All their execrations are hurled against the one Socialist millionaire of our time. It is ignorance probably, sheer ignorance, with a strong touch of personal prejudice on the part of the few leaders.

Mr. Rhodes does not pose as a Socialist. But he frankly admitted to me that his ideas were essentially socialistic. He was denouncing a rich friend of his who, much to Mr. Rhodes's disgust, had only left half of his fortune to public purposes, dividing the remaining fifty per cent. of his millions among his children. "No man should ever leave money to his children," said Mr. Rhodes. "It is a curse to them. What we should do for our children, if we would do them the best service we can, is to give them the best training we can procure for them, and then turn them loose in the world without a sixpence to fend for themselves. What happens when you leave children fortunes? They have no longer any spur to effort. They spend their money on wine, women and gambling, and bring disgrace upon the name which they bear. No; give your boys the best education you can, and then let them make their own way. As for any money you may have, it should all go to the public service, to the State in some form or another. They tell me," he added, laughing, "that that is State Socialism. I cannot help that. These are my ideas, and they are right."

If ever the present tendency of the financial world towards trusts, amalgamations and consolidation is to be brought into harmony with the socialistic aspirations of the masses, Mr. Rhodes stands out as the statesman to whose hands such a reconciliation could best be entrusted. He alone among the millionaire class has not only accepted, but has acted up to the theories of the Socialists. To make money only to use it in the service of the State, to regard one's self solely as an agent or instrument whose energies are all due to the community in which you live, to be dedicated, if not consecrated, to the ministry of the Commonwealth—that is what Mr. Rhodes has done, is doing, and hopes to continue to do till the end of his days.

Mr. Rhodes set himself to examine the foremost and most highly evolved specimens of the race, and he asked himself which race in the world most promoted a state of society having, as its three corner-stones, Justice, Liberty and Peace. He had no hesitation in arriving at the conclusion that the English race—the English-speaking man, whether British, American, Australian, or South African—is the type of the race which does now, and is likely to continue to do in the future, the most practical, effective work to

establish justice, so promote liberty, and to ensure peace over the widest possible area of the planet.

"Therefore," said Mr. Rhodes to himself in his curious way, "if there be a God, and He cares anything about what I do, I think it is clear that He would like me to do what He is doing Himself." And as He is manifestly fashioning the English-speaking race as the chosen instrument by which He will bring in a state of society based upon Justice, Liberty and Peace, He must obviously wish me to do what I can to give as much scope and power to that race as possible. Hence," so he concludes this long argument, "if there be a God, I think that what He would like me to do is to paint as much of the map of Africa British red as possible, and to do what I can elsewhere to promote the unity and extend the influence of the English-speaking race." Mr. Rhodes had found his longed-for ideal, nor has he ever since then had reason to complain that it was not sufficiently elevated or sufficiently noble to be worth the devotion of his whole life.

So much for the ideals of Mr. Rhodes. Now for those of Mr. Carnegie.

It will be noticed that both men start from the same principle, and the ideals of both are dominated by the doctrine of evolution, and the importance of the race as an instrument in the progress of mankind. Both men believe in their own English-speaking race. Mr. Carnegie, being an American and an extreme Republican, differs from Mr. Rhodes in his estimate of the mission of the race, in whose destiny they both believe. Mr. Rhodes figures before the world as the *Deus ex machina* who has brought about the war with the Transvaal. This is rather unjust to Mr. Rhodes, but let that pass. In the popular imagination he figures as the great man behind the scenes, in whose hands Sir Alfred Milner is but a puppet, and who compels Mr. Chamberlain to reverse at his bidding every principle which he professed in the days of Majuba. On the other hand, Mr. Carnegie is the most conspicuous opponent of the policy of Imperialism and expansion to be found in the whole world. To him the Transvaal War is a crime of the first magnitude. If it had stood by itself it would have afforded the author of "Triumphant Democracy" a text upon which he would have preached many complacent sermons, enforcing his favourite doctrine as to the intrinsic inherent superiority of a Democratic Republic over a Monarchical Empire, in the matter of maintaining peaceful relations with its neighbours. But unfortunately for Mr. Carnegie it is his own country, the triumphant Democracy of the United States, under the control of a President of his own party—to secure whose election Mr. Carnegie contributed generously—which is waging a war in the Philippines, which Mr. Carnegie regards with even greater abhorrence than the war in the Transvaal. The two great sections of the English-speaking race have simultaneously succumbed to the besetting sin of powerful races, and are prosecuting a war of conquest, the aim and object of which is to reduce to submission a stubborn and alien race. The spectacle affects Mr. Carnegie to such an extent that he is sometimes almost disposed to abandon the ideal of his youth. On the last page of "Triumphant Democracy," he expressed a confident belief that the future happiness of the world would be best served by the reunion of the English-speaking race

In their genuine affection and indissoluble alliance, he declared, lie the best hopes for the future of the race. To-day this bright hope seems somewhat obscured. The two nations are joining hands and becoming one people for far other ends than those desired by Mr. Carnegie. The portent of a triumphant race treading with one foot on the little republics of South Africa and with the other stifling the nascent republic of Aguinaldo in the Philippines fills him with horror, and for the moment he falters in his onward stride. It is but for a moment; his ancient faith will reassert itself, and he will comfort himself by the thought that nations, like individuals, must enter into the Kingdom of Heaven through much tribulation. The point of cleavage between Mr. Rhodes and Mr. Carnegie is to be found in the difference of their points of view in relation to subject races.

To Mr. Carnegie the existence of a subject race is a monstrosity and an outrage. There ought to be no subject races. He accepts the doctrine of all men being born free and equal, without modifications of race or colour. He quotes and adopts as his own, without qualification or reserve, the famous saying of Abraham Lincoln: "No man is good enough to govern another without that man's consent. I think this is the leading principle—the sheet-anchor of Americanism. When the white man governs himself that is self-government, but when he governs himself and also governs another man that is not self-government; that is despotism." Those who deny Freedom to others deserve it not themselves, and under a just government cannot long retain it. That, plainly and broadly stated, is where Mr. Carnegie stands. Mr. Rhodes would accept this doctrine without reserve, if it were limited to white men; but he would maintain that when you have to deal with coloured races it is impossible to govern them on the principles of American Republicanism. The Hottentot, the Goorkha, and the Chinaman do not understand the principle of democracy. Either we must leave them alone altogether, or we must govern them on what Mr. Carnegie would regard as principles of despotism. Mr. Rhodes accepts that alternative; Mr. Carnegie rejects it. Mr. Carnegie would leave all coloured races alone. He regards India as a millstone hung round the neck of Britain. He considers the attempt to subdue the Philippinos as a monstrous outrage upon American ideals of government. Therefore it is easy to see the precise point where he parts company with Mr. Rhodes.

Mr. Carnegie, while accepting to the full Mr. Rhodes's ideal as to the unity of the English-speaking race, agreeing with him absolutely as to the principles by which that race should be governed, which are in essence the principles of the American Constitution, rejects the other half of Mr. Rhodes's conditions for the management of the Empire,—to maintain the peace among the natives of the world, to act in *loco parentis* for vast populations which stand on the threshold of civilisation. That part of the "White Man's Burden" Mr. Carnegie rejects, while to Mr. Rhodes in Africa this part of the work naturally looms very large. It is, however, of no use attempting to reconcile the irreconcilable. Mr. Rhodes and Mr. Carnegie must agree to differ as to all that side of the activity of the English race which is not carried on in accordance with the principles of Abraham Lincoln and the American

Constitution. It will be more profitable to confine our attention to those points in which they find themselves in accord.

Mr. Rhodes is a very great believer in the American Constitution. As I have already stated, his ideas about Ireland were absolutely the same as those of Mr. Carnegie. I well remember Mr. Rhodes's semi-soliloquy on the subject of Home Rule. He was walking up and down in my office and talking half to himself and half to me: "They talk about difficulties—difficulties as to Home Rule—how they should do this, that, and the other. It is amazing! People seem to think that they are confronted by an altogether new problem in which they have no experience to guide them. When they talk in that way, I always say to them: Read the American Constitution—study American history. There you will see the whole plan in operation. It has lasted for a hundred years, and they have solved all the questions about which we are bothering our heads. What you have to do is to take the American Constitution and apply it to Ireland." This is exactly Mr. Carnegie's doctrine. I have already referred to a letter which he addressed to the *Times* defining this position, but it may be as well to reproduce here another expression of opinion in the same sense. In an interview in the *Northern Daily News* Mr. Carnegie said:—

"The Acts of the subordinate Legislature at Dublin should lie upon the table of Parliament for a certain period, but become valid unless both Houses of Parliament see fit to exercise the supreme prerogative. This would be making Parliament the final judge, just as in the United States our Supreme Court is the final judge of all State legislation. It goes without saying that Parliament would think once, twice, thrice before it interfered with any Irish legislation. It would never interfere except an Act was passed in Dublin which shocked the moral sense of civilised nations. Personally, I do not believe such an Act would ever be passed; but if it is not to be, then there can be no objection to the Imperial Parliament having the power. Such a provision in the Home Rule Bill would satisfy the Irish in America, because it would be analogous to the State rights in the Republic. More than this, I am sure the Irish party in America could not be brought to demand. While Britain should give Ireland control of its local affairs—and Scotland too, for that matter—it should guard beyond every possible contingency the supreme power, and keep all parts of the United Kingdom strictly subordinate to the Parliament of the whole. The Republic proves that the freest government of the parts produces the strongest government of the whole; but over all the parts there must stand one supreme source of authority and final arbiter. I would not call the Legislature in Dublin a Parliament. We have forty-four State Legislatures, but we have only one Congress. Parliament should mean Westminster, just as Congress means Washington. . . . . The direct veto of both Houses of Parliament is the sure safeguard around Home Rule. The veto of one House, of course, should not be sufficient to prevent Irish legislation from becoming law."

If the federation of South Africa is achieved under the auspices of Mr. Rhodes, it will be carried out on American principles. And whatever may be the effect of the war, the Dutch Republics would come into it as self-governing communities, if they come into it at all. There is nothing surprising in this, for Mr. Rhodes is a colonist, and, as Mr. Whitelaw Reid

discovered when he met the colonial Premiers in London on the occasion o the Queen's Jubilee, every colonist is much more American than British ir his political ideas. This does not imply for a moment that the colonis prefers the Stars and Stripes to the Union Jack. He does no such thing, bu he prefers to develop the principles of the Stars and Stripes under the Unio Jack. Whether in Australia, Canada, or South Africa, English ideas of self government are carried out on the principles of George Washington, and no on those of George III. The "old-curiosity-shop" peculiarities of the old country, such as the monarchy, the landed aristocracy, and the Estab lished Church, are never exported to the colonies; they are reserved exclu sively for home consumption. Democracy is as triumphant in the colonie as it is in the United States. Hence, there is no line of cleavage visibl between the political views of Mr. Carnegie and Mr. Rhodes so far as relate to the government of the white man. Mr. Rhodes, equally with Mr. Carnegie believes in the unity of the English-speaking family, and one of the cherishe dreams of Mr. Rhodes's life is the promotion on educational lines of the recog nition of this racial solidarity. When Mr. Carnegie finished his survey o "Triumphant Democracy," the climax of his enthusiasm found expression i the following passage :—

God grant, therefore, that the future of my native and adopted lands ma fulfil the hope of the stanchest, ablest and most powerful friend of this land and the Great Commoner of his own, that "although they may be tw nations, they may be but one people." Thus spake John Bright, and echoing once more that fond hope, I lay down my pen and bid my readers on bot sides of the Atlantic—Farewell.

Mr. Rhodes will echo every word of that. Two nations, but one people It is the goal of Mr. Rhodes' dreams, equally with those of Mr. Carnegie But how is it to be brought about? On this point Mr. Carnegie has entere into more detail than Mr. Rhodes. It is indeed a subject of constan thought with Mr. Carnegie, and in the last dozen years he has repeatedl referred to the subject in his writings. We find the first outline of his idea in the general reflections with which he brought "Triumphant Democracy" to a close. Mr. Carnegie maintained that the United States of America ha justified his belief that the American Constitution offered a much better freer, and at the same time more supple system of government, than tha which prevailed in the old country. It was therefore to the United State that the hegemony of the race should naturally belong. He summed up hi reasons for the faith that was within him under seventeen heads, which ar worth while quoting :—

(1) The majority of the English-speaking race under one republican flag, at peace.

(2) The nation which is pledged by act of both parties to offer amicabl arbitration for the settlement of international disputes.

(3) The nation which contains the smallest proportion of illiterates; th largest proportion of those who read and write.

(4) The nation which spends least on war, and most upon education which has the smallest army and navy, in proportion to its population and wealth, of any maritime Power in the world

(5) The nation which provides most generously, during their lives, for every soldier and sailor injured in its cause, and for their widows and orphans.

(6) The nation in which the rights of the minority and of property are most secure.

(7) The nation whose flag, wherever it floats over sea and land, is the symbol and guarantor of the equality of the citizen.

(8) The nation in whose Constitution no man suggests improvement; whose laws as they stand are satisfactory to all citizens.

(9) The nation which has the ideal Second Chamber, the most august assembly in the world—the American Senate.

(10) The nation whose Supreme Court is the envy of the ex-Prime Minister of the parent land.

(11) The nation whose Constitution is "the most perfect piece of work ever struck off at one time by the mind and purpose of man," according to the present Prime Minister of the parent land.

(12) The nation most profoundly conservative of what is good, yet based upon the political equality of the citizen.

(13) The wealthiest nation in the world.

(14) The nation first in public credit, and in payment of debt.

(15) The greatest agricultural nation in the world.

(16) The greatest manufacturing nation in the world.

(17) The greatest mining nation in the world.

Mr. Carnegie declares that many of these laurels have hitherto adorned the brow of Britain, but her Child has wrested them from her. Nevertheless, he declares that the admiration and the love of the American for Britain is in exact proportion to his knowledge and power. Mr. Carnegie was then in his very anti-monarchical mood, and he maintained that the United States must always beat the United Kingdom in the race as long as she remained under monarchical institutions. These institutions, he asserted, emasculated men. They perpetuate customs fit only for serfs, which tend to keep men ridiculously subservient. In those days Mr. Carnegie believed that the masses of Britain had always been, and were still with the Republic to the core. The world, said he triumphantly, is coming rapidly to the feet of the Republic. The American Constitution is being more and more generally regarded as the model for all new nations to adopt and for all old nations to strive after.

Last year Mr. Carnegie called at my office and we had a long talk concerning the realisation of his schemes. He was in high spirits. He thought it no longer necessary for England to forswear her established institutions in order to qualify for admission to the new Union. No doubt he would have preferred it if John Bull would have repudiated Monarchies, Aristocracies, Established Churches and Indian Empires, but if he were so perverse as to persist in his devotion to those old-world superstitions, Mr. Carnegie was willing to ignore his little weaknesses. Special provision might be made for the admission of Monarchical States into the British American Union. Nor did he deem it necessary any longer to insist upon a declaration of independence on the part of the Federal States of Canada, Africa and Australia as a preliminary to the reunion of our race. The ideal was being realised more rapidly than he had ventured to hope, for even the trouble about the Venezuelan frontier had but brought the two countries more closely together. And so it would ever be. Mr. Carnegie referred as

an illustration to his own experience with his double flag. On his [illegible] the Mediterranean, as on his castle at Skibo, he hoists a flag which h[illegible] Union Jack on one side and the Stars and Stripes on the other. As n[illegible] be expected from such a double flag the folds lie heavy unless the wind [illegible] brisk. But when a storm wind blows the weight of the double flag is a[illegible] nothing, and the standard of the race floats gaily from the staff. So it is with the cause which the banner symbolises; in piping times of peace and prosperity the fact that the two nations form one people is not visible to the world, but let misfortune overtake them, let either of them be threatened with the storm of foreign war, and the unity of the Empire and the Republic would stand forth manifest and unmistakable before the eyes of the world.

Mr. Rhodes thinks that the influence of the British Imperial Authority is distinctly good. Where it extends he finds that it extirpates tribal war and supersedes militarism by industrialism. It affords a free field for the schoolmaster and the missionary. By building roads and railways it creates highways for commerce and arteries for civilisation, through which the fresh vigorous blood of western civilisation can be introduced to vitalise waste populations, which have either gone decrepit or which have not yet emerged from barbarism. Mr. Carnegie dissents from all this. In his paper on Americanism versus Imperialism he sets forth in the most uncompromising terms that the domination of the superior race is neither good for the ruler nor the ruled. He says:—

Imperialism can become a "holy duty" only if we can by forcible interference confer blessings upon the subject races, otherwise it remains what the President once said it was, "criminal aggression." Let us see, therefore, whether good or evil flows from such interference. This is easily ascertained, for there are many dependencies of European powers throughout the world, and many races held in subjection. Has the influence of the superior race upon the inferior ever proved beneficial to either? I know of no case in which it has been or is, and I have visited many of the dependencies. Where is there anything to show that it has been? On the contrary, the mass of authority declares that the influence of a superior race upon an inferior in the tropics is not elevating, but demoralising. The intruding race cannot be grown there, and where we cannot grow our own race we cannot evolve civilisation for the other. We can only retard, not hasten, their development. India has been subject to British rule for nearly two hundred years, and yet not one piece of artillery can yet be entrusted to native troops. The people have still to be held down as in the beginning. It is so in every dependency in which the superior power assumes the right to govern the inferior, without being able to settle there and merge into it. We challenge the Imperialist to give one instance to the contrary in all Britain's possessions.

Here there is a distinct antagonism based upon an entirely different appreciation of the essential facts.

It would be very interesting to impanel Mr. Rhodes and Mr. Carnegie as a jury of Two, and send them round the world to draw up a report as to the actual influence of European administration over Asiatic and African races. They are both shrewd observers, and neither of them can be accused of a bias in favour of Christian Missions, and both are keen men of business who can see things as they are. Pending such a tour I am afraid there is no prospect of their arriving at a common conclusion.

CHAPTER IV.

THE LAIRD OF SKIBO CASTLE.

MR. HERBERT SPENCER, when he visited Mr. Carnegie in his domain, remarked that a month in Pittsburg would justify any man in committing suicide. But Mr. Carnegie does not live in Pittsburg. He spends half of the year in New York, and the rest of it at his country seat, Skibo Castle, on Dornoch Firth. Skibo Castle passed into Mr. Carnegie's hands quite recently. For several years Mr. Carnegie rented Cluny, but he was not content with merely renting a place. He wished to have one of his own. Skibo, which is charmingly situated on the northern shore of Dornoch Firth, was in the hands of a receiver. Mr. Carnegie heard of it—learnt with astonishment that although it was near the northern extremity of the island, it had the climate of a northern Riviera, and forthwith acting upon one of the habitual instincts of the man of business, he instructed a friend to obtain the option at once. The option was secured, and within a week of the time when he secured the option the owners received offers to buy from three other would-be purchasers. Mr. Carnegie, having snapped up the coveted prize from all competitors, set himself down to make Skibo an ideal place of residence. It was far from being that, and one of the first things that Mr. Carnegie had to do was to demolish a more or less tumble-down half of the house, and begin rebuilding the castle in accordance with the requirements of a modern residence. The tower of Skibo still stands, and from it floats the dual flag of British American Union, but the actual accommodation of the castle is limited, and must remain so until the new building is completed. The castle stands pleasantly on a high elevation, about half a mile from tidal water, sheltered from the northern winds by the hills and woods of Sutherlandshire, while from its windows a magnificent panorama of mountain and loch stretches southward. The grounds are extensive and beautifully laid out, some of the trees, cedars and others, being famous among a people so expert in arboriculture as the Scotch. Skibo lies about eight miles from Bonar Bridge, the nearest railway-station, but there is a telegraph-office at the lodge gates, so that it is in immediate communication with the outside world without being too liable to intrusion from unwanted visitors. The Skibo estate stretches many miles inland from the firth and includes many thousand acres of brown heath and shaggy wood, over which Mr. Carnegie's guests enjoy as good grouse shooting as is to be found in Scotland. Mr. Carnegie himself loves no lethal weapon more deadly than a fishing-rod, but on hospitable thoughts intent he has made ample provision for the tastes of those with whom the 12th of August is a

red-letter day in the calendar of the year. It is not only grouse that abound, but a much more beautiful denizen haunts the neighbourhood in the shape of roe deer, one or more of which may usually be seen as you drive from Bonar Bridge to Skibo. These are not the red deer of the highlands which it is the supreme wish of the deerstalker to slay, but the much more gazelle-like creature, numbers of which, as tame as cats, may be seen browsing around Dunrobin Castle. The day before I arrived at Skibo there had been a shooting foray organised to thin down the numbers of the deer, which are said to do great havoc on the scanty crops of the crofters, for no fence can keep them out, and their beauty is a small compensation for the destruction which in a single night they will often make in a farmer's crops. Notwithstanding the slaughter of the previous day, one beautiful creature stood like a statue on a large rock close to the roadside, as we drove past, and only disappeared when we endeavoured to take its portrait. These, however, are the delights of the back country. Mr. Carnegie's soul sighs not for slaughter, and his heart is more in the lowlands, by the trout or salmon stream, or on the golf links which he has laid out by the side of the Firth. Like Mr. Bright and many another lover of peace, Mr. Carnegie finds great recreation in fishing, and round Skibo he can indulge his taste to the full. There is a wonderful salmon run up the Firth within sight of his window, and there are one or two mountain streams emptying themselves into the Firth, which only require a little attention to swarm once more with fish.

Mr. Carnegie is like a child with a new toy. For a man of sixty-two he has succeeded marvellously in preserving unimpaired the delight of youth in all that is new and beautiful. He is as enthusiastic as a boy about Skibo. Heaven itself, he declared, is not nearly so beautiful as Skibo; and he went on to point out how immeasurably superior were the grassy glades in his woods to the golden pavements of the New Jerusalem. Familiarity breeds contempt, and the man of forty millions not unnaturally sees nothing to attract him in the golden pavement which to the seer of the Apocalypse suggested ideal splendour. The golf links lie about three quarters of a mile from the house, and are approached by a winding footpath from which you catch pleasant glimpses of the loch from the trees. As I am totally ignorant of the mysteries of the Royal game, I cannot speak of the golf ground as an expert. My experience was limited to acting on one occasion as caddie to Mr. Carnegie and Mr. Choate, when the American Ambassador and the Laird of Skibo began a match. It was Mr. Choate's first game, so that the match was unequal, but it was not played out, for after three or four holes had been made, a thunderstorm came on and we had to beat a retreat. There is plenty of variety in the golf links and abundance of the kind of obstacles which call forth the skill and sometimes the profanity of the golfer.

Skibo is conveniently situated for access by water to the ports of the northern coast. Before my visit Mr. Carnegie had taken the Kiplings, who were staying in the neighbourhood of Bonar Bridge, for a trip along the coast to Dunrobin Castle. Mr. Carnegie's yacht, the *Seabreeze*, which lies at anchor in the firth during his residence at Skibo, is a beautifully equipped sea boat, the indispensable accessory to a resident on the firth. The district

is full of romantic interest. In the neighbourhood of Bonar Bridge was Macbeth's Castle, and the hill of Dunsinane stands close by. It is the most northern strip of Shakespeare's land to be found in the three islands. Dunsinane lies to the west of Skibo; eastward there is the castle of Dornoch with its famous ghost, which was sufficiently well authenticated to bring the late Mr. Gurney post haste down from London in order to investigate the mysterious visitant. I had the privilege of meeting a lady who has twice seen the ghost, and that not in passing glimpses. It seems that some old abbot of Dornoch who lived centuries gone by is doomed for his sins to haunt the old pile until such time as his expiation is complete. He seems to be a good substantial ghost who by no means confines himself to midnight for his manifestations. Whether he is still in evidence or not I cannot say, but my informant was absolutely certain that she had seen him twice over as distinctly as if he had been a living being. The north country is a famous place for "spooks." Of a long sandspit running out into Dornoch Firth, the local tradition is that at certain times the spectral forms of sailors who have been wrecked at the mouth of the firth may be seen hovering over the cruel quicksands in which their bodies have found unhallowed graves. Even Skibo itself had a ghost, a fair maiden in her teens, who of old times used to haunt the castle until, on making some structural alterations, they came upon her skeleton. This was removed and buried in the grounds, and an inscription, "To the Unknown Dead," placed over the tomb. From that moment the haunting of Skibo ceased, and Mr. Carnegie is not compelled to share his residence with any visible denizens from another world.

Skibo Castle when it is finished will indeed be a lordly dwelling-house and comfortable withal. Even the half of it which alone was habitable this autumn provided ample luxurious accommodation for a small house-party which included the American Ambassador and his wife and daughter, several young Americans who had been shooting over the moors. From bedroom which I occupied there was a delightful view of hill and dale, water and wooded garden. The inscriptions on the walls from Ruskin others were very appropriate and suggestive. I was particularly pleased with one little poem which was printed in gold lettering on watered silk surroun with sprays of green. I copied it and reprint it here:—

Sleep sweetly
in this quiet room.
O thou,
whoe'er thou art
And let
no mournful
Yesterday
Disturb thy peaceful heart,
Nor let to-morrow
scare thy rest
with dreams of coming ill.
Thy Maker is thy
changeless friend
His love surrounds
thee still.
Forget thyself
and all the wor
Put out each glarir
The stars are wat
over head,
Sleep sweetly then
Good night!

Mr. Carnegie, although a Republican, is jealously conservative
customs. Mr. Carnegie keeps his own piper, and every mo ing the

inmates of Skibo are wakened by the shrill music of the Highland Before dinner the same bagpipes serve as the substitute for the dinner bell, and the piper marches to the dining-room followed by the guests. The Carnegie household consists of Mr. Carnegie, Mrs. Carnegie, Mrs. Carnegie's sister, and the little queen of the castle, the only daughter, a child of three or four years of age. Mrs. Carnegie may be the lady of Skibo, but the child is the queen of them all. Life in Skibo resembles that in most highland castles with the exception that over Skibo might be inscribed the familiar legend of non-smoking carriages in Germany, "Rauchen strengst verboten." For Mr. Carnegie does not smoke. The tradition is that the Duke of Sutherland was the only person who ever ventured to light a cigarette within the precincts of Skibo. The grounds however are wide, and it is pleasanter to smoke under the greenwood tree on a summer evening than in the billiard-room. The hall is littered with books and newspapers both British and American, but one of the special features is the organ, on which every morning before breakfast a Hungarian musician who was a guest at the castle discoursed sweet music. It was Mr. Carnegie's substitute for family prayers. It was, however, but a beginning of the musical service with which Mr. Carnegie hopes in time to salute each smiling morn.

In personal appearance Mr. Carnegie is below middle height. He is slight and sparely built, active on his legs, his hair is grey with the lapse of years, and physically he is as active as he has ever been. His retirement from business was not in the least necessitated by failing health. He has recently recovered from a serious illness, but it does not seem to have left any trace behind it. Neither is his retirement due to any pressure from his partners, on the contrary they feel like orphans bereft of their sire. But Mr. Carnegie was inexorable. He said it was much better that he should e and let them run the business themselves. In the course of nature he st depart somehow, and it was better he left now. An offer made to him is interest by the promoters of a great combine in the steel trade led to arrangement by which the partners bought Mr. Carnegie out. The money emain invested in the firm, in which it will yield more interest than where so long as trade remains brisk. Mr. Carnegie is very confident on score. The price of rails has gone up materially since I was at Skibo, n his opinion, if he had held on, in a very few years he would have ed th value of his capital stock to eighty millions. Instead of doing referred to retire in order that he might spend his life in distributing ney which he had taken so much time to earn. "I shall find it a eavier task," said he, "giving it away than making it. It is so easy n when you wish to do good, but I intend to apply myself to the e best methods of using this vast accumulation of wealth." "I ave any number of amateur counsellors?" "Yes," said e, "as many as three hundred in a day sometimes, but their don't come to much. I have got my own ideas and shall out in consultation with those friends whom I have carefully over the country for their practical knowledge and sound common sense.

Mr. Carnegie rather deprecated my publishing anything about him or his millions until next year. His plans, he said, were not completed. It would be time enough to say something about it when he had the plans for distribution all arranged, to which of course I took strong exception. When everything was cut and dried, there would be comparatively little interest in discussing the matter. It was the unknown which was always interesting, and besides, who knew but that the free discussion of what I have called Mr. Carnegie's Conundrum may lead to the airing of some suggestions which might be useful to Mr. Carnegie himself. Not that Mr. Carnegie is in any need of charitable contributions of ideas from any source. He is administering his vast estate under a high sense of duty, and with a feeling that he is but a steward for the whole of the millions which he has to dispose of.

Of the character of this remarkable man it is not necessary to say much, for I have allowed Mr. Carnegie to speak for himself in the foregoing chapters, and every reader can form his own estimate. What however he will not be able to realise is the youthful enthusiasm which makes this man of sixty, laden with the care of millions, as light-hearted as a boy of sixteen without a penny in his pack. I suppose it is a matter of temperament, that element of vivacity and of inexhaustible interest in the world and everything that it contains. Most men by the time they have accumulated their millions find themselves in the place of the famous doctor who put so many books on the top of his head that they crushed out his brains. Mr. Carnegie, however, moves as freely under the weight of his millions as if the solid bullion was gossamer light as air. There is a cheery, self-complacency which never fails him. Mr. Carnegie is supremely satisfied with himself, and for the most part with the Republic whose triumphs he hymns in his best known book. He is not quite so satisfied now, when the news of fresh fighting in the Philippines is served up every morning and evening; but not even the apostasy of the Republican body from the traditional policy of the fathers of the Republic can permanently darken the roseate outlook of Mr. Carnegie. The contributory causes of this desirable and rare equipoise by which Mr. Carnegie is able to unite the experience of a boy's enthusiasm with the mature wisdom gained by a life-long experience are many. To begin with Mr. Carnegie inherited a good constitution. He came of splendid old Scottish stock, and was brought up on porridge and the Book of Proverbs. He honoured his father and his mother, and his days have been long according to the promise, for he eschewed all the vices of youth, and devoted himself from the first decade to helping his parents to meet the household expenses. He has never smoked, and if he is not an absolute teetotaler he is certainly extremely abstemious in the matter of alcohol. Good health, a good constitution, and good habits have all stood him in good stead. He has also been extremely successful. After the first struggle of his boyhood he has had singularly few reverses. He has gone on conquering and to conquer from one victory to another. Success has mellowed him, and he is much less acrimonious and disputatious to-day than he was ten years ago. It is possible that Mr. Carnegie's cheery, pleasant outlook upon things in general is partly due to the absence of any deep religious convictions,

if by religion we mean the mystical, transcendental element which Cromwell possessed in such a special manner. Mr. Carnegie is like the cattle whom Walt Whitman praised, "They do not lie awake in the dark and weep for their sins." A good digestion, and an easy conscience, or at least a conscience not haunted by sense of sin, probably helped to enable Mr. Carnegie to take a cheerful view of life impossible to his ancestors who were reared in the shadow of the Calvinistic faith. Mr. Carnegie has not been burdened with the cares and responsibilities of family life until a comparatively recent period. His devotion to his mother kept him single to middle age, and it is only three or four years since he first experienced the satisfaction and faced the responsibility of parentage. To look habitually upon the bright side of things, always to take short views and to encounter the future with a cheerful confidence that the tendency is upwards and onwards, and that the law governing all things tends to the survival of the fittest and the evolution of the best, such is the comfortable philosophy with which Mr. Carnegie has confronted the world.

As a writer Mr. Carnegie has gifts which many men with greater pretensions to literature might envy. He is simple, natural and lucid. Some of his articles, notably one on the currency question at the last General Election, were models of clear statement, of illustration, and of close argument. He has travelled all round the world, and in every latitude has been a close observer of men and things. Blessed with a retentive memory and a quick association of ideas, his essays abound with happy illustrations and quotations. The charm of his writing is that it is so natural. Even when he deals with statistics he contrives so to represent them as to instruct rather than to bewilder. His political ideas are broadened with experience. At first he was a rather rancorous apostle of militant republicanism with a considerable taint of a sectarian bias against the Christian religion. Although an idealist and an optimist, and therefore a believer in the highest sense of the word, his mind is distinctly of the sectarian order, nor can the closest scrutiny reveal any ecclesiastical bias or theological prejudice. In that also he is very much like Mr. Rhodes. His chosen apostles, as I have already said, are Herbert Spencer and John Morley.

Mr. Carnegie is a shrewd Scot with a very keen eye for the appreciation of his fellow creatures. While not afraid to express a diverse judgment in good set terms upon occasion, he is by no means unaware of the advantage of the use of the butter boat. His enemies in America have subjected him to criticism on account of the light-hearted gaiety with which he discusses his schemes and his achievements, but they are mistaken in attributing this to a desire for *réclame*. Mr. Carnegie is honestly well pleased with himself, and cheerily talks of what he has done and what he proposes to do with natural interest, and who can say that he is not justified in being interested in himself. Of all the mournful spectacles in the world, surely it is one of the most pathetic when a man or a woman is no longer interested in his own life. And are we not all interested in the man into whose hands the Destinies have entrusted the task of distributing so vast a fortune?

PART II.

His "Gospel of Wealth."

CHAPTER I.

CONCERNING MILLIONAIRES.

There are millionaires and millionaires. Mr. Carnegie would be the first to admit that there are some members of that select circle who are among the meanest of men. To them much has been given, and although much may be required from them, those who look for much will be woefully disappointed.

To begin with, it may be well to consider what is a millionaire. In England a millionaire means a man who owns a million pounds sterling. In America it means a man who owns £200,000. In France it means a man who owns £40,000. Millionaire therefore is a term the quantitive value of which varies very much according to its geographical location. As we have millionaires in pounds, in dollars, in francs, so on the West Coast of Africa there may be millionaires in cowries, whose total fortune would not be equal to that of an ordinary English shopkeeper. No one has yet made a census of English millionaires, but an attempt was made some time ago, by the *New York Tribune*, to draw up a census of American millionaires. The list was published in the *Tribune Monthly* of June, 1892, and a very interesting list it is. The *Tribune* was prompted to take the census by the assertion that most American millionaires owed their fortunes to the protective tariff. The Farmers' Alliance, for instance, asserted that there were 21,000 millionaires in the United States, all of whom had accumulated their wealth by the robbery of the people. The *Tribune* therefore set to work to ascertain what were the facts, as to the number of millionaires, and the way in which they made their money. Accordingly for more than a year and a half the *Tribune* conducted a careful, energetic and exhaustive investigation extending to every State and Territory of the country. More than 1,500 well-informed persons, in different parts of the United States, assisted cheerfully in the compilation—merchants, bankers, commercial agencies, lawyers, surrogates of counties, trustees and other citizens in a position to know the facts reported by them. When the lists were obtained they were published in the *Tribune*, and every person mentioned in the list, as published, was asked to correct the statements made. A great number of them complied with the invitation. When all the lists had been revised they were published in a *Tribune* Extra.

From this inquiry they arrived at the conclusion that, in the year 1892, there were only 4,047 millionaires in the whole of the United States. And these were millionaires, be it remembered, in dollars not in pounds. Of the 4,047 only 1,125 obtained their millions from protected industries. Of the total number, 140 had become rich in cattle raising and in the manufacture of patented articles, proprietary medicines, etc., which are not clearly on the protected list; in fifty-five cases the origin of the fortune was not reported; while the great number of 2,727 obtained their wealth in occupations which are not protected at all, such as the purchase and sale of goods, the building and management of railroads, real estate development, mines, and other such enterprises.

In the appendix of the *Tribune* Extra, Mr G. R. Hoor discussed the question as to whether the existence of millionaires can be justified on a moral basis. He maintained strongly that nothing can be said against millionaires from that point of view:—

The common statement that no man can make a large fortune honestly is not true. Money is often made in large sums by men who never wronged a fellow-man out of a single cent. I am writing this article on the cars between Helena and Bismarck. Attached to our train is the private car of one of these "millionaires," George W. Childs, of Philadelphia. At twelve years of age Mr. Childs landed in Philadelphia with only three dollars in his pocket, and went to work at three dollars a week, paying 2·50 dollars a week for board. To-day he owns individually one of the great newspapers of this country. His income is enormous. He has given away in worthy charities money enough to make several large fortunes. To see him is to love him. I do not believe that he ever wringed a fellow-man out of a single dollar. Yet he is rich, very rich as the world goes. He combines the gentleness and warm heartedness of a woman, with the keen sense of a No. 1 business man. The charm of his conversation is simply fascinating. He took the *Public Ledger* when it was losing money rapidly. By untiring industry, good judgment, and marvellous business sense he coverted that journal into one of the able newspapers of this country, and in doing so he made for himself a very large fortune. His income is princely. He is noted for liberality and fair dealing with all who work in his establishment. Every man who has purchased one of his papers has always received his money's worth. His materials have always been paid for at the market price. Those who advertise in his columns have had value received; and yet he has accumulated great wealth.

There are men who constantly assert that no man can become as rich as George W. Childs without robbing some one. Will these gentlemen point out what human being Mr. Childs has wronged, whom of his fellow-creatures he has robbed? I doubt if there lives the man who can say that he was ever wronged by Mr. Childs out of a dollar. I cannot for the life of me see why Mr. Childs is not just as much entitled to his millions as I am to the few dollars only which I have saved. If he is not, why not? Some men accumulate great wealth; a much larger number remain poor. I wish every one had a competency, enough to live on comfortably. Because they have not it by no means follows that those who succeed do so by robbing others.

It sometimes seems to me that the accumulation of very large fortunes should be prevented. I then ask myself how and why? Suppose that Mr. Child shall so manage as to double the circulation and patronage of his great daily. His income would instantly double and his wealth would be greatly increased. Would any one be done a wrong by such an occurrence

Who has the right to control his efforts or limit his endeavours? The more I study this problem the more I become satisfied that whatever a man accumulates honestly, that he should have the right to own and control. If not, why not? Is not the possibility of accumulating wealth the great inducement to industry, energy, and perseverance?

No doubt there is a good deal in this, but it is a mistake to say that the incentive to industry, energy and perseverance would cease even if some limitation were put to the accumulation of money. If all millionaires were like Mr. Childs this question would never have been discussed.

It may be well at this point to give some details of notable American millionaires and the way in which they made their money. I quote from an American who contributed an article on the subject to the *Cornhill Magazine* in September, 1896:—

Commodore Vanderbilt, who made the first Vanderbilt millions, was born just a century ago. His capital was the traditional bare feet, empty pocket, and belief in his luck—the foundation of so many American fortunes. Hard work, from six years of age to sixteen, furnished him with a second and more tangible capital—namely, 100 dols. in cash. This money he invested in a small boat; and with that boat he opened up a business of his own—the transportation of vegetables to New York. At twenty years of age he married, and man and wife both turned money makers. He ran his boat. She kept an hotel. Three years later he was worth 10,000 dols. After that his money came rapidly—so rapidly that when the civil war broke out, the boy who had started with one boat, value 100 dols, was able to present to the nation one of his boats value 800,000 dols., and yet feel easy about his finances and his fleet. At seventy years of age he was credited with a fortune of 70,000,000 dols.

The Astor fortune owes its existence to the brains of one man and the natural growth of a great nation, John Jacob Astor being the only man in four generations who was a real money-maker. The money he made, as he made it, was invested in New York City property; the amount of such property is limited, as the city stands upon an island. Consequently, the growth of New York City, which was due to the growth of the Republic, made this small fortune of the eighteenth century the largest American fortune of the nineteenth century. The first and last Astor worthy of study as a master of millions was therefore John Jacob Astor, who, tiring of his work as helper in his father's butcher's shop in Waldorf, went, about one hundred and ten years ago, to try his luck in the New World. On the ship he really, in one sense, made his whole fortune. He met an old fur-trader who posted him in the tricks of Indian fur-trading. This trade he took up and made money at. Then he married Sarah Todd, a shrewd, energetic young woman. Sarah and John Jacob dropped into the homely habit of passing all their evenings in their shop sorting pelts. . . . In fifteen years John Jacob and Sarah his wife had accumulated 250,000 dols. . . . A lucky speculation in United States bonds, then very low in price, doubled John Jacob's fortune; and this wealth all went into real estate, where it has since remained.

Leland Stanford, Charles Crocker, Mark Hopkins, and Collis P. Huntington went to California in the gold fever of 1849. When the trans-continental railway was mooted these four "saw millions in it," and contracted to make the Union Pacific. The four men, penniless in 1850, are to-day credited with a combined fortune of 209,000,000 dols. One of them, Leland

Stanford, had designed to found a family; but ten years ago his only son died, and he then decided to establish a university in memory of that son. And he did it in princely fashion, for while yet "in the flesh" he "deeded" to trustees three farms containing 86,000 acres, and, owing to their splendid vineyards, worth 6,000,000 dols. To this he added 14,000,000 dols. worth of securities, and at his death left the university a legacy of 2,500,000 dols. —a total gift by one man to one institution of learning, of 22,500,000 dols., which is said to be a "world's record." His wife has announced her intention to leave her fortune, some 10,000,000 dols., to the university.

The most remarkable instance of money-making shown in the history of American millions is that furnished by the Standard Oil Trust:—Thirty years ago five young men, most of them living in the small city of Cleveland (State of Ohio), and all comparatively poor (probably the whole party could not boast of £10,000), saw monetary possibilities in petroleum. In the emphatic language of the old river pilot, "They went for it thar and then," and they got it. To-day the same party of five men are worth 600,000,000 dols. . . . John D. Rockefeller, the brain and "nerve" of this great "trust," is a ruddy-faced man with eye so mild and manner so genial that it is very hard to call him a "grasping monopolist." His "hobby" now is education, and he rides this hobby in robust, manly fashion. He has taken the University of Chicago under his wing, and already the sum of 7,000,000 dols. has passed from his pockets to the treasury of the new seat of learning in the second city of the Republic.

After a word of pity for Jay Gould, the writer tells of J. S. Morgan, who, "born in Massachusetts, a farmer boy first, then clerk in a dry goods shop, then clerk in a bank, was able, out of his savings, at the age of thirty-eight, to establish in Boston a commercial house which soon took the first place in the Republic." At forty-three years of age he became partner and successor of George Peabody in London, and died in 1890 worth 10,000,000 dols.

The source of the millions of Mr. Winans, of Scottish deer forest fame, is next told:—"They were practically the sole product of one man, Ross Winans, who died in Baltimore twenty years ago. He was a farmer lad, and made his first money out of a new plough, which he invented. Then he turned his inventive genius to railways, and was the first to perfect the manufacture of camel-back railway engines, and to suggest the idea of eight-wheel railway car trucks. Russia wanted railway communication between Moscow and St. Petersburg. Winans was sent for by the Emperor, given his own terms, and so he made millions which his children have been content to let alone, while they took life by easy stages. This fortune is now taken as showing a total of 35,000,000 dols."

Charles T. Yerkes, the street railway king, penniless twenty years ago, is now worth 15,000,000 dols.

There are some people in the world who believe that millionaires should be classed among the enemies of the human race. Pirates and millionaires, according to some people, are very much of a muchness. And the first instinct of many readers will be to regard Mr. Carnegie as a kind of monster on account of his possessing so many millions. The question, of course, is where we have to draw the line. Count Tolstoi, who, in this as in all other things, is absolutely logical and uncompromising, has laid down the doctrine that every man who lives in a ceiled house is a thief. Count Tolstoi's theory is that there are not enough goods to go round to allow every human being the luxury of a ceiled house. Therefore, whoever has got a ceiled house deprives his brother who, as a consequence of this monopoly of luxury, has

to put up with less than his fair dividend of the necessities of life. If once we depart from this austere estimate of what constitutes the knavery of possessing things, it is difficult to say where we can draw the line so as to justify the condemnation of the accumulation of millions. Prudhon's famous maxim that "property was theft" goes to the root of things, and condemns equally the man who owns sixpence and the man who owns millions. Mr. Carnegie is not in the least ashamed of being a millionaire. On the contrary he regards millionaires as the very salt of the earth. In the controversy that ensued nine years ago, after the first publication of his "Gospel of Wealth" in this country, Mr. Price Hughes took occasion to animadvert somewhat severely upon millionaires. This led Mr. Carnegie to make a spirited defence of himself and his class. According to Mr. Carnegie, the existence of millionaires is the best gauge of the prosperity of the mass of the people. The condition of the masses, he says, is satisfactory, just as the country is blessed with millionaires. That is a fine paradox which Mr. Carnegie would be somewhat pushed to defend, if we were to test it, say by the condition of the Roman populace in the days just preceding the sack of Rome by Alaric the Goth. The chief feature in Roman society in that degenerate age was the enormous fortunes of the millionaires of the Senate. Gibbon tells us that the senators had incomes from their estates amounting to three or four hundred thousand pounds per annum. The Roman Senate was even more a rich man's club than is the Senate at Washington. But were the mass of the people ever more degraded and demoralised than in the days when millionaires abounded in the capital of the Old World? Mr. Carnegie would say that he cannot say anything about Rome in the Fifth Century. He is a man of the Nineteenth Century, and he speaks of what he knows. He says:—

There is not a millionaire among the whole four hundred millions of China, nor one in Japan, nor in India; one or two perhaps in the whole of Russia, there are two or three in Germany, and not more than four or five in the whole of France, monarchs and hereditary nobles excepted. There are more millionaires upon the favoured little isle of Britain than in the whole of Europe, and in the United States still more, of recent origin, than in Britain. The revenues of the masses are just in proportion to the ease with which millionaires grow. The British workman receives more for one day's handlingof the shovel than the skilled labourer of China, Russia, India, or Japan receives for a whole week's labour. The skilled artisan of America receives more than double that of the English. Millionaires make no money when obliged to pay low wages.

Mr. Carnegie, who says he pays the highest wages in the world, is a case in point. As he pays higher wages than any one else, so he has a greater fortune to dispose of than any other living man. Taking as his text John Wesley's famous sermon on the use of money, which was divided into three heads—first, get all you can; second, save all you can; third, give all you can—Mr. Carnegie maintains that it is a sacred duty for a millionaire to increase his fortune. To struggle for more, instead of being prompted by sordid ambition, is a noble pursuit. He labours not for himself but for others, not to hoard but to spend. The more he makes, the more the public gets. His whole life is changed from the moment

he resolves to become a disciple of "The Gospel of Wealth;" henceforth he labours to acquire that he may wisely administer for others' good. His daily labour is a daily virtue. Instead of destroying, impairing, or disposing of the tree which yields such golden fruit, it does not degrade his life, nor even his old age, to continue guarding the capital from which alone he can obtain the means to do good. He may die, leaving a sound business in which his capital remains; but beyond this, die poor, possessed of no fortune which was free for him to distribute, and therefore, I submit, not justly chargeable with belonging to the class which "lay up their treasures upon earth."

This passage is interesting because it shows that Mr. Carnegie's idea of dying poor is quite compatible with leaving a large fortune locked up in sound business. For the only fortune which disgraces a man if he dies possessed of it, is that which is free for him to distribute. This is a great limitation, for many of our wealthiest men have very little free surplus to distribute, as all their money is locked up in their estates, or their businesses.

Mr. Price Hughes ventured to remark that there was no need for millionaires now-a-days, for Joint-Stock Companies have done away with the need for such mammoths of finance. On this point Mr. Carnegie had an unanswerable retort, one which may well be taken to heart by those strange mortals who seem to imagine that the conversion of a concern into a Limited Liability Company is likely to increase its earnings.

It is most significant that the business concerns which have given Britain supremacy are, with few or no exceptions, the creations of the individual millionaire:—the Cunards, Ismays, Allens, Elders, Bessemers, Rothschilds, Barings, Clarks, Coates, Crossleys, the Browns, Siemens, Cammels, Gillotts, Whitworths, the Armstrongs, Listers, the Salts, Bairds, Samuelsons, Howards, Bells and others. Joint-stock companies have not yet proven themselves equal to properly manage business after such men have created it. Where they have succeeded, it will be found that a very few individuals, and generally but one, have still control of affairs. Joint-stock companies cannot be credited with invention or enterprise. If it were not for the millionaire still in business leading the way, a serious check would fall upon future improvement; and I believe business men generally will concur in the opinion, which I very firmly hold, that partnership—a very few, not more than two or three men—in any line of business will make full interest upon the capital invested, while a similar concern as a joint-stock company, owned by many in small amounts, will scarcely pay its way, and is very likely to fail. Railroads may occur to some as examples of joint-stock management; but the same rule applies to these. America has most of the railroads of the world, and it is found, whenever a few able men control a line and make its management their personal affair, that dividends are earned where before there were none. The railways of Britain being monopolies, and charging from two to three times higher rates for similar service than those of America, only manage to pay their shareholders a small return. It would be quite another story if these were the property of one or two able men, and managed by them.

The "promotion" of an individual into a joint-stock concern is precisely what the "promotion" of the individual is from the House of Commons to the House of Lords. The push and masterdom, the initiative of the few owners which have created the business, are replaced by the limited authority and regulation performance of routine duties by salaried officials after

"promotion;" while the career of both concern and individual may continue respectable, it is necessarily dull. They are no longer in the race; the great work of both is over. It would not be well for Britain's future if her commercial and manufacturing supremacy depended upon joint-stock companies. It is her individual millionaires who have created this supremacy, and upon them its maintenance still depends. Those who insure steady employment to thousands at wages not lower than others pay need not be ashamed of their record; for steady employment is, after all, the one indispensable requisite for the welfare and the progress of the people.

That is really Mr. Carnegie's great stand by. He always refers to it when he is put on the defensive. If you ask him what is the best thing he has done for mankind, he will never point to his benefactions, or to the enormous sums that he has given away to libraries or museums, but he sticks to it that the organisation and development of the great industry by which he is able to give 25,000 men higher wages than anyone else, is a far more solid contribu tion to human welfare than anything he can do by distributing his profits.

Talking with Mr. Carnegie concerning millionaires he maintained that their real number was exaggerated, and was very limited. He said that he did not think there were a dozen men in America who were really millionaires to speak of, millionaires of course being reckoned in pounds, not in dollars. He named about eight who he said were really worthy of being regarded as very rich men. There was Astor, of course, with his enormous real estate in the city of New York. There was Rockefeller, who made his enormous wealth by building the gigantic monopoly of the Standard Oil Trust; there was Vanderbilt, whose fortune was made in railways. Russell Sage is another New York millionaire whom Mr. Carnegie named as belonging to the first flight. Pittsburg has produced Mr. Carnegie, Mr. Phipps (who occupies Lord Lytton's famous palace at Knebworth), and Mr. Frick, the hero of Homestead, who may now be regarded as the foremost member of the Carnegie works. In Chicago Mr. Carnegie seemed to think there might be one or two millionaires, not more; Marshall Field possibly. As for Phil Armour, he scouted the idea that you could ever become a millionaire on pork. And there were a few millionaires in California who had made their fortunes out of silver and gold, but when these were mentioned the muster roll was complete.

Of English millionaires we do not hear so much. Partly because in a Monarchy, as Burke pointed out, millionaires can never be so prominent as in a Democracy. Burke in his "Thoughts on French Affairs," wrote:—

"It is the natural operation of things where there exists a crown, a court, splendid orders of knighthood and a hereditary nobility; where there exists a fixed, permanent, landed gentry, continued in greatness and opulence by the law of primogeniture, and by a protection given to family settlements; where there exists a standing army and navy; where there exists a church establishment which bestows on learning and parts an interest combined with that of religion and the State—in a country where such things exist, wealth, new in its acquisition, and precarious in its duration, can never rank first, or even near the first; though wealth has its natural weight further than it is balanced, and even preponderated amongst us as amongst other nations, by artificial institutions and opinions growing out of them."

Nevertheless the millionaire is more and more coming to the front. Baron Ferdinand Rothschild, who died last year, and left a fortune of a million in this country and six millions in Austria, of which his heirs have contributed to the Exchequer £600,000, was but one member of a famous family whose influence in English politics and English journalism is much greater than the man in the street realises. Many of our millionaires have their millions invested in land, and therefore do not appear in the lists of millionaires upon whose personalties death duties have to be paid. The richest men in England never appear in the lists of millionaires. The Duke of Devonshire, The Duke of Bedford, and Viscount Portman, all of whom must have been multi-millionaires if their landed property could have been reckoned as personalty, only appear as the owners of small fortunes of personalty. Mr. H. S. MacLauchlan contributed to the *Contemporary Review* in March, 1897, a very interesting article on "Ten Years of Millionaires," from which I quote the following table:—

——	Source of Wealth.	Will proved.	Amount.
			£
Baron Hermann de Stern	Financier.	1887	3,544,970
Hugh McCalmont	Stockbroker.	1887	3,191,921
Sir A. B. Walker, Bart.	Brewer.	1893	2,876,781
John Ryland	Manchester trader.	1889	2,574,183
Sir Robert Loder, Bart.	Russian merchant.	1888	2,500,000
Junius S. Morgan	Banker.	1890	2,022,000
And. Montague	Landowner.	1895	1,992,656
Fk. Clarke Hills	Chemical.	1892	1,942,000
Sir Ch. Booth, Bart.	Distiller.	1896	1,907,107
Lord Wolverton	Glyn's Bank.	1888	1,820,000
Earl of Derby	Ground landlord.	1893	1,802,204
W. H. Smith	Newsagent.	1892	1,764,460
G. H. Strutt	Cottonspinner.	1895	1,621,261
Duke of Cleveland	Mineral royalties.	1891	1,440,889
C. R. M. Talbot	ditto.	1891	1,399,173
Baron Hirsch	Financier.	1896	1,372,163
Nathaniel Clayton	Engine-builder.	1891	1,364,496
Duke of Sutherland	Mineral royalties.	1892	1,275,088
Roger Cunliffe	Bill discounter.	1895	1,184,069
Samuel Fielden	Cotton-spinner.	1895	1,170,113
Algernon Peckover	Banker.	1894	1,163,286
S. H. Thompson	„	1893	1,133,792
Christian Allhusen	Chemical.	1889	1,128,852
John Bullough	Machinist.	1891	1,091,835
Henry Page	Maltster.	1894	1,078,481
Sir Arch. Orr-Ewing, Bart.	Dyer.	1894	1,077,235
Sir William Pearce, Bart.	Shipbuilder.	1888	1,069,000
Sir Richard Wallace, Bart.	Landowner.	1891	1,055,780
H. A. Brassey	Contractor.	1891	1,042,611
Sir John Hardy, Bart.	Ironmaster.	1888	1,023,000
Sir William Miller, Bart.	Merchant.	1887	1,023,000
Sir Gilbert Greenall, Bart.	Brewer.	1894	1,018,375

In this list there are four peers. Lord Wolverton made his money as a banker, while the growth of Liverpool made Lord Derby a millionaire by the unearned increment in the value of agricultural land converted into building sites, while the two Dukes of Sutherland and Cleveland owed their wealth to the development of coal and ironstone under the surface of their estates.

In England, judging by Mr. MacLauchlan's list, the financier pure and simple does not figure very conspicuously among millionaires. We had Hirsch and Baron de Stern, both of whom were foreigners; and Hugh McCalmont and Roger Cunliffe, stock broker and bill discounter, were the only two who figured in the list as financiers of British birth. Bankers there were of course, one of them American, Mr. J. S. Morgan, but the business of banker is not necessarily that of a financial speculator. Among great fortunes, Walker, of Warrington, comes near the top, with a fortune made in beer. Booth, the distiller of Booth's gin, left nearly two millions. Mr. Page, the maltster of Ware, whose name is unknown to fame, left nearly a million. Sir Gilbert Greenall was another Warrington brewer whose name is inscribed in the golden roll. Mr. W. H. Smith stands conspicuous as the only news-agent in the world who ever made a million; the others are distributed pretty broadly.

Turning from the list of dead millionaires to those who are still living, those whose names are at present most before the public are the South African group. Of these, J. B. Robinson may be regarded as the chief. Mr. Robinson used to be a friend of Kruger's, and stood in with him against Mr. Rhodes. A year or two ago he broke with the ruling powers at Pretoria, and now contemplates the misfortunes of his former ally with philosophical equanimity. Mr. Robinson is many times a millionaire, and some day it is possible he may be converted to the gospel of wealth. At the present time he is not popularly accredited with a burning desire to use his wealth for the benefit of anyone but J. B. Robinson. Of course this may be due to his excessive humility, and the extreme care which he takes to obey the precept not to let his left hand know what his right hand is after. But if so, he has certainly achieved great success. For while every South African millionaire is credited with having done something notable in the way of distributing the millions which he has made Mr. Robinson, if he has done good by stealth, has not yet had reason to blush to find it fame. Mr. Rhodes, who was at one time known as the diamond king of South Africa, but who has since achieved so much greater renown in other directions that people have almost forgotten his connection with the De Beers mines, need only be mentioned. His friend, disciple, and devoted supporter, Mr. Beit, of Wernher, Beit & Co., is one whose name is perpetually paraded by the public, chiefly by his enemies, in order to prejudice the cause of the Outlanders. It is a foolish feeling, for those who know Mr. Beit feel that if only the Outlanders had possessed ten per cent. of his devotion, pluck and self-sacrifice, they would have settled things long ago. Mr. Beit is a German by birth, but an Afrikander of whose loyalty to his adopted country he has given abundant proof. There are few men in South Africa who are more straightforward, trustworthy and natural

than Mr. Beit. His palace in Park Lane is a gem of beauty and comfort. His partner, Mr. Wernher, is less known to the general public, partly owing to the fact that being domiciled in London, he did not figure as conspicuously as did Mr. Beit, in the stirring events of recent years. Another South African millionaire who figured even more conspicuously before the public than either Mr. Wernher or Mr. Beit, was Barney Barnato, whose chequered career and tragic death will be fresh in the memory of the reader.

Closely allied to the South African group, but far more famous than any but Mr. Rhodes himself, are the Rothschilds, the London representatives of the cosmopolitan financial dynasty of modern Europe. The Rothschilds into whose clan Lord Rosebery married many years ago, have built for themselves a new Mount Zion on the wooded heights of Buckinghamshire, where they receive Royalty and play the part of the munificent country squire with great satisfaction to their friends and neighbours. One of them has a great turn for natural history, and is conducting some interesting natural experiments into the acclimatisation of foreign animals. All of them are generous, liberal-minded, and unassuming. The vice of ostentation so freely attributed to the modern Jew in the anti-Semitic literature of the Continent, has not infected them in the least. Their devotion to their religion, and to the duty which it imposes upon them to care for the children of Israel, is exemplary, although few are aware of it excepting those who belong to the household of faith. In the distribution of their immense charities they act like sensible men of business. They have a special department in their office devoted to the examination of appeals which are made to them for assistance. That these appeals are numerous may well be imagined, but however numerous they may be, all of them are subjected to a critical scrutiny, and the utmost pains are taken to discover the really deserving applicants, and to provide for them adequately and well. Among what may be called the oddities of their charity is the fact that every 'bus driver and 'bus conductor who passes the Rothschilds' house in Piccadilly at Christmas time receives a couple of pheasants, a bounty which is all the more notable because a Rothschild was probably never in a 'bus in his life. Ferdinand, who died recently, left a fortune of seven millions sterling in personalty. What may be the fortune of the head of the house no one knows. The Rothschilds are in everything, from the De Beers diamond mines to the latest government loan. The secret history of their negotiations with the Government would throw a curious light on many incidents in recent politics. On the whole the Rothschilds' influence has been used steadily on the side of peace. One of their number, not a member of the English branch, somewhat cynically defined the view of the family on the subject of peace or war. He said, "We are against war, war always depresses the value of all our stocks. But what we like best is the fear of war, the feverish and fidgety state into which the market is thrown by rumours of war. Then it is we have a chance of profiting by our advantage in having access to the best sources of information. But war itself we detest." The Rothschilds have become so fully acclimatised

and naturalised as English citizens that we seldom think of them as Jews, but on the Continent I have often been surprised to find the prejudice that attaches to Lord Rosebery in influential quarters owing to his connection by marriage with the great financial firm. In the eyes of the Anti-Semite Lord Rosebery is tainted, and when he was Prime Minister, it was confidently stated that the Rothschilds were certain not to be left out in the cold when any useful tips were going. Against such prejudices as this, in Schiller's phrase, "the gods themselves would fight in vain."

Among millionaire women two only are prominent.* They are the Baroness Burdett-Coutts, now well advanced in years, whose fortune s in the banking business of Coutts and Co.; and Mrs. Rylands, who presented the Spencer Library to Manchester, and inherited the millions of her husband, the Manchester cotton spinner. The three great millionaire families who have made their millions in brewing are the Guinnesses, the Basses and the Allsopps. The Guinnesses, after piling up many millions in the brewing of Dublin stout, have founded two peerages, for the two brothers sit in the House of Lords as Lord Iveagh and Lord Ardilaun. The ennobled Allsopp conceals his identity under the title of Baron Hindlip; the ennobled Bass only half conceals his identity under the title of Baron Burton.

Sir J. W. Pease may be regarded as the chief Quaker millionaire since Mr. Peckover's death, but since he became a baronet he has lived in comparative retirement, not even the stirring events of this year, neither the Peace Conference nor the war in the Transvaal being a sufficient stimulus to arouse him from his retirement in his Cleveland estate. The Duke of Westminster stands at the head of the millionaire nobles, nor can any one complain that he does not take the responsibilities of his position seriously. No one works more diligently and conscientiously as steward of a great fortune than the owner of the ground rents of Belgravia.

The *Daily Telegraph* was the first newspaper that made a million for its proprietor, Levi Lawson. Other newspapers may have made millions, but

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* Mr. Harold Macfarlane supplied the *Lady's Realm* for May, 1898, with a sketch of the wealth of "Half-a-dozen Wealthy Women." He gives with some doubt the statement that "the six richest women in the world, it is asserted, are Señora Isidora Cousino, Mrs. Harriet Howland Green, the Baroness Burdett-Coutts, Madame Barrios (Marquise de Roda), Miss Mary Garrett, and Madame Woleska." But they are certainly among the wealthiest. Señora Cousino, a South American mineowner, is credited with forty millions; Mrs. Green with eleven millions; the Baroness Burdett-Coutts and the Marquise de Roda "probably divide eight millions between them;" Miss Garrett, and the Russian landowner, Madame Woleska, are reckoned to possess between them four millions sterling:—"The daily income of each lady is approximately as follows: Madame Cousino £4,931; Mrs. Green £1,356; the Baroness Burdett-Coutts and the Marquise de Roda £493; Miss Garrett and Madame Woleska £246. Each swing of the pendulum brings to Señora Cousino an income of 13·69 pence; Mrs. Hetty Green 3·767 pence; Baroness Burdett-Coutts 1·369 pence; Marquise de Roda 1·369 pence; Miss Mary Garrett and Madame Woleska not quite three farthings each." A very modest hint is given in the concluding paragraph:—"If the combined capital of the six millionairesses were invested so as to bring an annual income of £2,835,000 (*i.e.* 4½ per cent. per annum) and each lady reserved to herself an income of £20,000, there would still be £7,438 each day for division amongst less favoured mortals, or eighteen thousand one hundred young men and women desirous of enjoying a University education could each be provided with an annual income of £150."

they divided them, whereas the Lawsons kept them in their own hands. The same may be said about the only other newspaper man who has attained millionaire rank, Mr. Harmsworth, but there again there are many brothers, and it is not known how the family fortune created by *Answers*, and now being built up by the *Daily Mail* is being divided, or whether the head of the firm retains sufficient to give him the status of a millionaire.

Among the more notable names of modern millionaires is that of Mr. Hooley, who for a moment appeared in the millionaire firmament as a star of the first magnitude, and then fell like Lucifer. Another modern millionaire who sprang almost as rapidly into the shining galaxy of the first magnitude was Sir Thomas Lipton, who, thanks to his having built the *Shamrock*, which was beaten in the International Yacht Race, became an international figure of considerable importance. Altogether our millionaires form a highly respectable body of men. Men of genius, with the exception of Mr. Rhodes, they can hardly be said to number. With the exception of the Guinnesses, few of them have made any mark as munificent givers. Mr. Beit gave away a quarter of a million without a murmur to pay the cost of the Jameson Raid, but the number of millionaires who have contributed six-figure donations to anything in England, Ireland, or Scotland, is very small.

The greatest task which lies before Christian civilisation to-day is a mission to millionaires. If that mission is not attempted, or if being attempted it fails, there will be of necessity, early in the twentieth century, the nationalising of these millions. The mission to the millionaires is imperatively called for alike in the interest of the millionaires who are perishing, stifled by their millions; and of society, whose institutions languish for lack of the nutriment necessary for their sustenance. If that mission is successful, the millionaire may still survive. If it fail, the millionaire is lost. He may still be a rich man; but his millions will pass from his hands into those of the nation at large. The fruits of his energy, of his industry, of his genius in the field of finance will go to the credit of the nation, which appropriates without hesitation the fruits of the energy, the industry, and the genius of her captains in the field of war. The nation will not be ungrateful. It will pension its millionaires as it pensions its Marlborough for Blenheim and Ramillies and Oudenarde and Malplaquet; or as it endows its Wolseley for his Tel-el-Kebir. But it will no more dream of allowing them to bequeath their millions intact, than of allowing Lord Wolseley to regard Egypt as his personal property, or of recognising the right of the heirs of the Duke of Wellington to the fee simple of France. I referred to this subject in a previous Christmas Number of the REVIEW, when I put into the mouth of Jack Compton the following remarks as he approached the city of New York:—

"What is that city?" said Compton. "It is the city of millionaires—nay, of billionaires. And what is this enormous wealth to the individual who inherits it? A burden too great to be borne. Increase of wealth up to a certain point means increase of comfort, increase of power. Beyond that

point it means for its possessor increase of burden without compensation. A man may spend £100 or £1,000 a week in luxurious living, or in lavish expenditure, but beyond the latter sum few millionaires ever go. But the revenues of many far exceed that sum, and every penny of that excess, although it may bring them the miser's sordid exultation, brings with it the miser's fears, the miser's foreboding."

"That is all very well," said the doctor; "but even if it be granted that the millionaire is of all men most miserable, I do not see how the misery of the millionaire, which after all most millionaires seem to support well enough, is to minister to the making of the Millennium."

"Wait a little," replied Compton. "The billionaire is a new portent of civilisation. The race of millionaires by inheritance is but newly established. Can you imagine a more tragic contrast between the boundless potentialities of power and beneficence that lie glittering as a mirage before the eyes of a young millionaire of generous enthusiasm and philanthropic instincts, and the treadmill round of mere hoarding to which they are all doomed? I could point out to you millionaire after millionaire who left the University longing to do something, or at least to be somebody, who are now nothing more or less than safe-keys in breeches, the whole of their life consumed in the constant worry of seeing that their enormous investments do not deteriorate, and the not less arduous task of investing, to the best advantage, their surplus revenue. What a life for an immortal soul! They are like the men-at-arms in the old wars, so laden with their own armour that their strength was used up in merely conveying themselves about, and they had none left with which to fight. Their imagination is crushed by their millions. A political career is barricaded against them by their own money bags. A crowd of parasites and beggars swarm round them like mosquitoes round a weary wanderer in a Southern swamp. They can do nothing, dare nothing, risk nothing. They sit in the Republic like golden Buddhas cross-legged in an Eastern temple, eternally contemplating their gilded paunch."

The first edition of that ANNUAL was not off the press when the cablegram arrived announcing the death of Jay Gould—one of the greatest millionaires of them all. Jay Gould was dead at the age of fifty-eight, leaving a fortune of £15,000,000 to his children, and making absolutely no bequests of any shape or kind to the nation whose development had made him rich, or to the society which tolerated and fostered his accumulations. And as I turned over the files of the newspapers sent me from my New York office, I found that Mr. Morosini, who for the last eighteen years had been more closely associated with Mr. Gould than almost any other man, speaking of the cause of his death, said: "My opinion is that his system gave way under the great strain resulting from the consciousness of his great wealth. It was a tremendous care, and he was always weighed down with the anxiety and excitement of protecting his properties." That is a significant testimony as to the possibility that nationalisation may ultimately come about as the result of a Bill to Prevent the Slow Torture of Millionaires. It is the new *peine forte et dure.* In old days, unwilling witnesses were pressed to death by a continually increasing weight upon their vitals; it is not unwilling victims but only too willing millionaires, who are now self-subjected to the latest variant of the old form of torture.

On this subject it may be well to quote a familiar passage from Mr.

Herbert Spencer's writings, in which he sets forth the hard lot of the millionaire :—

You hear it from time to time admitted that great wealth is a heavy burden : the life of a rich peer being described as made like the life of an attorney by the extent of his affairs. You observe among those whose large means and various estates enable them to multiply their appliances to gratification, that every new appliance becomes an additional something to be looked after, and adds to the possibilities of vexation. Further, if you put together the open confessions and the tacit admissions, you find that, apart from these anxieties and annoyances, the kind of life which riches and honours bring is not a satisfactory life—its inside differs immensely from its outside. In candid moments the "social treadmill" is complained of by those who nevertheless think themselves compelled to keep up its monotonous round. As every one may see, fashionable life is passed, not in being happy, but in playing at being happy. And yet the manifest corollary is not drawn by those engaged in this life.

To an outsider it is obvious that the benefits obtained by the regulative classes of our day, through the existing forms of social organisation, are full of disguised evils ; and that this undue wealth which makes possible the passing of idle lives brings dissatisfactions in place of the satisfactions expected. Just as in feudal times the appliances for safety were the accompaniments to a social state that brought a more than equivalent danger ; so, now, the excess of aids to pleasure among the rich is the accompaniment of a social state that brings a counterbalancing displeasure. The gratifications reached by those who make the pursuit of gratifications a business, dwindle to a minimum ; while the trouble, and weariness, and vexation, and jealousy, and disappointment, rise to a maximum.

"Jay Gould," said Dr. Munn, his friend and physician, "had no organic trouble, but his heart had all it could do to irrigate a brain always hungry for more sustaining blood." It is the keeping of the fortune, not the making of it, that takes it out of a man. Jay Gould's private income at the time of his death must have been close upon a million a year. He probably did not spend 2½ per cent. of it upon his castle, his yacht and conservatories. The other 97½ per cent. had to be invested. And the worry of investing £975,000 a year to advantage, together with the anxiety of seeing that the original capital did not depreciate, told heavily upon Jay Gould. He was never a strong man at the best of times. He always had an ache of some kind. Chestache, faceache, neuralgia, and chronic indigestion played havoc with his physical happiness. The pressure of his millions finished him.

Jay Gould was not a Semite, although he had the Semite's nose, and a more than Semitic grasp of cash. But he came of the New England stock that is Hebraic in its culture, and he had all the domestic virtues which Puritanism insists upon. The Astors have now a fortune of £40,000,000, which will probably be £50,000,000 before the century closes. The Astors, however, have shown some sense of the truth that underlies the doctrine of ransom. The Goulds have not. Hence it is likely that the Bill for nationalising the estates of all millionaires, and pensioning off the present holders—say with a beggarly pittance of £25,000 per annum per head—is more likely to come through the Goulds than through the Astors. But come it will, and that right speedily, if the mission to millionaires does not make more headway than it

has done for some time past. Of which let all millionaires at home and abroad take due note.

Mr. Jay Gould in his will was as bad as our Mr. W. H. Smith. In making testamentary disposition of their immense wealth these millionaires forgot the million and remembered only a handful of relatives; and the consequence is that the million is beginning to reflect a little as to its means of quickening the consciences and loosening the purse-strings of millionaires. It is by the death-duty that the democracy will save the living from the threatened tyranny of the plutocrat. Nothing is more significant than the attention that the papers have been paying to the operation of the inheritance tax of the State of New York. By this law all personal estate, in passing at death from testator to legatee, pays one per cent. to the State if the legatee is a near relative, or five per cent. if the legatee is no relation. Real estate is exempt. Jay Gould's property, being for the most part railway and telegraph stock, is amenable to this tax. Therefore the State of New York receives from the Gould inheritance £150,000. If the money had been left out of the family the State would have received £750,000. Supposing that the law had been altered so that all property above a million dollars paid one per cent., above ten millions five per cent., above twenty millions ten per cent., and over fifty millions twenty per cent., the State would have profited by Jay Gould's death to the extent of £3,000,000.

The advantages of such enforced ransom naturally present themselves to the average citizen in a very attractive light. No one can say that the fear of such an impost would have lessened the consuming energy with which Jay Gould piled up his fortune. The mania for acquiring wealth is too strong to be damped by even a drastic death-duty. It may be admitted without hesitation that when taxation reaches the point of paralysing the motive for individual exertion it goes too far. But we are a long, long way off that yet, and it is as absurd to say that a death-duty will paralyse the energies of a Gould as it would be to say that Moltke would not have fought the French with all his might unless he had been allowed a perpetual rent-charge on the conquered provinces. This leads up once more to the reflection that, if millionaires are wise, they will seek to insure their millions by timely benefactions, and by providing many object-lessons as to the utility of preserving the millionaire *pro bono publico*. If Jay Gould had left tithes of his enormous accumulations to public objects, he would have done no more than paid a moderate insurance, for lack of which the Goulds may yet lose all. Rockefeller, Hirsch, Rhodes, Peabody, Armour and Stanford have done much to convince the most envious that even millionaires have their uses. But one sinner destroyeth much good, and wills such as those of Jay Gould and W. H. Smith show how much need there is for the prompt despatch of another Jonah to the streets of the millionaire Nineveh.

Jay Gould was a millionaire who made his own millions right up from the bare earth. He inherited no money. He died with £15,000,000 in his coffers. During the last thirty years of his life he must have made on an average half a million sterling a year, or a net profit of £1,500 every working day. In other words, Jay Gould must have made a pound a minute,

excluding Sundays, every minute of every day since 1862. That was no mean achievement—perhaps the achievement of all others which most men of this generation most esteem. To make a pound a minute, and to keep the pace up for thirty years—that indeed is thaumaturgy to be appreciated by all men, most of all by those men of his own country who have delivered themselves up, body and soul, to the worship of the Almighty Dollar.

What interests people is not so much how millionaires make their money as how they spend it, but information on this point is very scanty. The American papers, no doubt, enter into more detail as to the expenditure of their rich men. But our society papers, although they occasionally revel in describing a great feast, seldom or never enter into particulars as to the way in which the average millionaire spends his money. I can only reproduce here one attempt to give the non-millionaire world an idea as to the expenditure of millionaires, and that was written by Mr. Arnold White, who contributed a paper to *Cassell's Family Magazine* on the subject. It was a very interesting paper, although written in a somewhat satirical vein by one who had ample opportunity of studying both the Rothschilds and the Hirsches at close quarters. Given an income of £50,000 a year, how would the millionaire dispose of it. Here is Mr. White's statement of the way in which the millionaire manages to get through his daily allowance of £160 :—

The Millionaire's Budget.

	£
Poor relations	500
Allowances to sons and daughters	5,000
Town rent (four months' use)	3'200
Country house, 28 gardeners, 30 indoor servants (five months in the year)	14,000
Up-keep of town house (exclusive of stables and wine)	3,500
Stable expenses	3,000
Alcohol	1,400
Travel and amusement	3,000
Steam yacht (three months' commission)	5,850
Clothes	100
Tobacco	600
Philanthropy	2,000
	£42,150
Balance to cover politics, religion, insurance, *frais de chantage*, art, literature, racing, betting, losses on the Stock Exchange, wedding-presents (including Royalty) and crossing sweepers	7,850
	£50,000

The only obviously absurd item in this budget is the allowance of £100 for clothes. Even if the millionaire was a bachelor he would probably be unable to dress on that pittance. If he were married his wife would spend as much as that on a single dress. In his paper Mr. White entered into some curious particulars as to the various items in his budget. The up-keep

for instance of the London house is to include a dinner of from fourteen to twenty persons five times a week for four months. Sixteen indoor servants will cost three shillings per day each for board. In the matter of horses, every horse is estimated as costing £120 a year, and as the millionaire must have nine carriage horses and five hacks, his stable bill runs up to a heavy figure. Fifteen hundred guineas is not an unusual figure for a pair of well-matched sixteen hands carriage horses. His steam yacht will cost him £1,500 a month when in commission, and £150 a month for the rest of the year when it is laid up in harbour. His reason for putting philanthropy down at £2,000 per annum, is somewhat cynically stated as follows:—

Philanthropy is now obligatory upon the rich, not merely because it is the cheapest form of advertisement, but because a non-subscribing millionaire would soon find the great ladies of his acquaintance looking at him coldly.

Curiously enough in the same month in which Mr. White describes the budget of a typical millionaire, another correspondent, who concealed his identity beneath the letter "X," gave the public an account of the extravagances of a millionaire of his acquaintance. This gentleman was a baron who took to yachting late in life. The pictures in his yacht's saloon cost £30,000. One day in the Bay of Biscay he was rather badly knocked about, and in order to prevent such a discomfort in future, he spent £3,600 in chartering a vessel to act as tender, specially fitted with oil tanks and taps for her whole length, with instructions to steam to windward two or three hundred yards wherever the sea was rough, and then pour oil upon the troubled waters in order to enable the millionaire baron to avoid sea-sickness. This adds to the annual expense of his yacht about £4,000; it has only been used on one occasion, but it is interesting to know that the experiment was signally successful.

"X" told another story about this idle millionaire baron. He wished to buy a well-known picture in the possession of a comparatively poor man who, until lately, was a member of the House of Commons. This picture was a magnificent specimen of the artist at his best period. If sold at Christie's it would probably have fetched between sixteen and twenty thousand pounds. The baron began negotiations by sending a blank cheque for the owner of the picture to fill in for whatever sum he pleased. The blank cheque was returned, the picture was not for sale. Then he wrote to the owner offering him £50,000 and £2,000 a year for life if he would sell the picture. The owner refused. Nothing daunted, the baron returned to the charge, and offered the owner of the picture £300,000. Even this, however, failed to secure the coveted painting, and so it remains in the possession of the ex-member of the House of Commons, who, "X" says, has now succeeded to a considerable fortune through the death of a relative.

Another capitalist whom "X" knew had a mania for wearing a new pair of trousers every day of his life. His trouser bill cost £912 10s. per annum. More reasonable is the caprice of a Jewish millionaire, who has built himself a country house in which there are four bedrooms specially built and decorated to correspond to the four seasons. Another plutocrat has fitted up

stables in connection with his town house exactly like the dining or drawing-room of a man of taste. They are indeed an annex to the drawing-room, and after dinner it is an amusement of his to have the horses carefully shod in indiarubber, brought into the dining-room to pay their respects to the owner, and receive a piece of sugar.

A millionaire who built himself a castle in one of the Midland counties spent £80,000 in providing the castle with water from a distance of eighteen miles. There was nothing wrong with the water in the village, but a case of scarlet fever had occurred there, and he refused to avail himself of the local water supply. He is unmarried, and only occupies his country place three months in the year. His water supply, therefore, costs him three per cent. on outlay, one per cent. sinking fund, and £50 a day for all the time he occupies his castle.

In America one method occasionally employed by millionaires for disembarrassing themselves of their surplus wealth is to run a paper, for if a paper does not make money it usually succeeds in wasting it at a great rate. Mr. Gould owned a paper in New York which was never a great success till it left his hands. In addition to the costly luxury of a paper, Gould owned a yacht, the *Atalanta*, which is now for sale for £50,000. It was one of the swiftest steam yachts afloat, and was furnished like a palace. Mr. Gould also owned a private railroad car, especially constructed for his use by the Pullman Company. It was the longest car ever constructed by that company, being seventy feet in length, and containing an observation-room, a parlour, a dining-hall and sleeping rooms, besides the porter's quarters and kitchen. He had three acres of greenhouses, with the finest collection of flowers and plants in the New World. One of them was an eighth of a mile long. He was like Mr. Chamberlain, whom he resembled in many other respects, in being passionately fond of orchids, and he was never so happy as when wandering about under the palms and roses.

Apropos of millionaires and their expenditure, it may be worth recording that Mr. Jay Gould built a mausoleum in which his body reposes at the present time. The cost of this structure was £26,000.

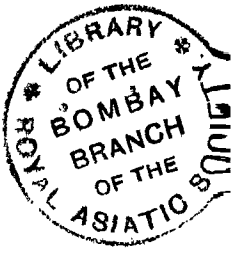
It is evident even from a cursory survey of the ranks of the multi-millionaires that Mr. Carnegie is far in advance of his class both in his preaching and practice. The gospel of wealth which he inculcates has been taken to heart by comparatively few of the class to which he belong. Dives throws his crumbs to Lazarus, whereas Mr. Carnegie would have the millionaire remember that he is merely a steward who has to render account of all the good things that have been given to him to administer for the good of mankind. If millionaires do not do many of the things that they ought not to do, they at least come far short of doing those things which they ought to do.

After all it is not so much by the direct abuse of the power which money gives that the millionaire of to-day will be weighed in the balance and found wanting. It is not so much the sins of commission as those of omission which lie piled at his door. The wealth of such men is a sceptre of power. The failure to exert that power in the promotion of the great causes which mark the progress of humanity is an offence which cannot be atoned for by

any amount of the tithing of mint, anise, and cumin. Private beneficence even on the most lavish scale, and conducted in the most secret way, can nc more compensate for the failure to exert the authority and influence that a millionaire possesses in stemming the tide of vice, ignorance and savagery, and in promoting the advent of a higher and nobler life, than the regular attendance at a parish church would justify a monarch who allowed his frontier to lie open to the incursions of the foe. Of the millionaire, more than of other men, may it be said, in "getting and spending we lay waste our powers;" but in the case of the millionaire it should read, "getting and hoarding we lay waste our powers."

It was computed that round the bier of Jay Gould were gathered some dozen men whose united fortunes amounted to one hundred millions sterling What could not these men do if they were to band themselves together in a sacred league to make war upon all those evils which they themselves would unanimously agree were afflicting mankind? They will reply, nc doubt, that they have not so much as a moment to think of the disposition o such vast questions. The task that absorbs their time and consumes their energies is that of seeing that their investments are safe, and that their constantly accruing millions are profitably invested. But great wealth, unless greatly used, will not be left long in the administration of individual men. If it be true that the getting and hoarding absorbs the whole of the grey matter in the millionaire's brain, then we shall not have long to wait before we shall see the crystallising of the inarticulate unrest of the suffering multitude into a conviction that there should be a division of labour, and that while the millionaire should be allowed to collect his wealth, the elected representatives of the democracy should decide the way in which it should be spent and distributed. The millionaire would thus be relieved o the burden of looking after his millions, and could devote the whole of his time and energy to the more congenial task of amassing them.

No necessary work can long be left neglected, and if millionaires will not distribute their own wealth and use their great position with great souls and great hearts, they will find that they will come to be regarded by the hungry and thirsty Demos much as compensation reservoirs are regarded by the cities which have constructed them. These great fortunes of 70 millions and 100 millions and 300 millions of dollars will come to be regarded as the storage service upon which mankind draw in seasons of scarcity and drought. That is the use which Society will make of its millionaires, if millionaires do not anticipate the inevitable by utilising their millions for the public good. Some people imagine that the progress of democratic socialism will tend to discourage the accumulation of these huge fortunes; it is more likely that Demos will regard his millionaires as the cottager regards his bees. These useful insects spend the livelong summer day in collecting and hoarding up in their combs the golden plunder of a thousand flowers. When the autumn comes the bee wishes to take its rest and to enjoy the fruits of its summer toil. But the result does not altogether correspond with the expectations of the bee. If Mr. Carnegie's teachings are not taken to heart the autumn of the millionaires will be near at hand.



CHAPTER II.

"THE GOSPEL OF WEALTH."*

MR. CARNEGIE in June, 1889, wrote an article entitled "Wealth," in the *North American Review*. When it was reprinted in the *Pall Mall Gazette*, at the special request of Mr. Gladstone, I entitled it "The Gospel of Wealth." We were great in Gospels at Northumberland Street. We had our own Gospel—the Gospel according to the *Pall Mall Gazette*—and a very good gospel it was, containing all that is good in the Liberal Imperialism of to-day; and so we naturally dubbed Mr. Carnegie's doctrine as "The Gospel of Wealth." The article, as reprinted, made Mr. Carnegie famous Before then he was only known to a few leading men. After that his name became a household word everywhere. Mr. Gladstone was much impressed by it. He summarised it in the *Nineteenth Century*, November, 1890, under the title "Mr. Carnegie's 'Gospel of Wealth': a Review and a Recommendation." From Mr. Gladstone's summary the following passages are well worth quoting :—

Mr. Carnegie's tone is not that of either the ascetic or the socialist. He opens by observing that the progress of arts and industries has enormously widened the interval, which severs the conditions of the upper and the labouring classes from one another. He thinks, however, that the servant has gained something where the master has gained so much; and (p. 2) that "a relapse to old conditions would sweep away civilisation with it." Luxury is, as he evidently conceives, the mother of industry; and industry is to human society what movement is to air and sea. Therefore, he boldly upholds his position as an industrial giant, and he considers enterprise on a vast scale, and the erection of colossal fortunes, to be normal processes, and essential conditions of modern society. He speaks of the various rungs of the social ladder with the authority of a man who has trod them all, and in the disengaged and impartial spirit with which such men are not always blessed. The upshot of the great changes in invention and discovery is, that for scarcity and dearness have been substituted cheapness and abundance, nay even, as he somewhat broadly assumes, improvement in quality to boot. The labourer (p. 3) has more comforts now than the farmer of a few generations back, the farmer now than the landlord then, the landlord now than the king then. Queen Elizabeth, I think, breakfasted on beer and beefsteaks: agricultural distress must go far indeed, before the squire of our day will be content with such a bill of fare.

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* "The Gospel of Wealth" was originally published in two articles in the *North American Review* in 1889, and republished as a tract under the title "Wealth, and the Best Fields of Philanthropy."

For these beneficial changes we pay a heavy price, in what Carlyle called the establishment of cash payment as the sole *nexus* between man and man. The ties, the relations, which were "cords of a man," which were strictly human, have very largely become mechanical. More than ever the employer knows his labourer only through the products of his labour. But while the conditions may here and there be hard, Mr Carnegie accepts them, resignedly as being imperative, and cheerfully as being on the whole beneficial. Organisation, concentration, competition, survival of the fittest, elevation of the material conditions of the general life, all these are dovetailed into one another, and cannot be parted. So this great, but not godless, Cyclop employs with a quiet conscience his twenty thousand men, and sends off every morning from his works a mile in length of train-waggons laden with coke. The *millionnaire* as such has, then, a right to his place in the world, and has no occasion to be ashamed: thus far he serves God in his time and place. "Our duty is with what is practicable now: with the next step possible in our day and generation" (p. 6).

But the wealth thus legitimately accumulated (and it is of wealth only, not of mere competence, that Mr. Carnegie speaks) constitutes, when rightly understood, a heavy burden upon the shoulders of its possessor. Mr. Carnegie discusses the mode of getting rid of it, only so far as concerns that portion of it which cannot be, or which is not commonly spent. He does not consider the case of the gambler, or the glutton, or the wine-sop, or the sybarite.

It is with a more tranquil, if sometimes not less obstinate, class of offenders that Mr. Carnegie has to deal. For their benefit, he points out that there are but three ways, in which the surplus beyond expenditure can be disposed of. It can be left to the family: or it can be bequeathed for public purposes; or it can be "administered,"—that is to say, bestowed, or given away—by the possessor during life.

To dispose of accumulated wealth by provision for the family is, in the judgment of Mr. Carnegie, the "most injudicious" of the three modes he specifies. He associates it with the custom of primogeniture, and views it as a device to gratify the vanity of the parent in the perpetuation of his name (p. 7). He thinks that the picture presented by contemporary Europe testifies to its failure; and that to leave great fortunes to our children is to impose upon them both burden and disadvantage. Moderate life-provisions should be provided for the wife and daughters, and very moderate allowances, indeed, if any, for the sons.

After severely censuring posthumous dispositions of property, Mr. Gladstone went on to consider the method which alone Mr. Carnegie approves, and which seems to be worthy of all praise and good will as a competitor with the ordinary method of bequest:—

He thinks that in the method of bestowal, or giving away their money (p. 10) the rich may find an antidote to the temporary inequality in the present distribution of wealth, and also a specific for the reconciliation of the rich and the poor, since the surplus property of the few will be a great treasure administered for the common good. He considers this method to be far superior in its moral effect to distribution among numerous individuals in trifling amounts. It seems undoubtedly to have this recommendation, that its benefits are open to all on equal terms; that it offers no temptation to cupidity, fraud, and concealment; and that it has no tendency to constitute a class who may be described as the able-bodied recipients of alms, modern

representatives of the sturdy beggar of antiquity. He thinks the altered conditions of the age point decisively in this direction, and he pleads for making the surplus large by modesty of private expenditure: on which, however, it may be observed that, among those whose station excuses or even requires magnificence, there are abundant opportunities, and there are also beautiful and graceful examples, of personal simplicity and restraint. Mr. Carnegie's estimate of ordinary so-called charity is severe, for (p. 14) he supposes 950 dollars out of every thousand to be unwisely spent; but all must feel with him when he says the main consideration should be to help those who will help themselves. Though the plan for us be mute, yet the principle of the plan speaks trumpet-tongued to thousands upon thousands. Let the seed sown by Mr. Carnegie bring forth its thirtyfold, if it cannot yield sixty or a hundred. The subject is a serious one, and concerns us all.

So far Mr. Gladstone; now for Mr. Carnegie's own summing up:—

Thus is the problem of rich and poor to be solved. The laws of accumulation will be left free; the laws of distribution free. Individualism will continue, but the millionaire will be but a trustee for the poor; entrusted for a season with a great part of the increased wealth of the community, but administering it for the community far better than it could or would have done for itself. The best minds will thus have reached a stage in the development of the race in which it is clearly seen that there is no mode of disposing of surplus wealth creditable to thoughtful and earnest men into whose hands it flows, save by using it year by year for the general good. This day already dawns. Men may die without incurring the pity of their fellows, still sharers in great business enterprises from which their capital cannot be or has not been withdrawn, and which is left chiefly at death for public uses, yet the day is not far distant when the man who dies leaving behind him millions of available wealth, which was free for him to administer during life, will pass away, "unwept, unhonoured, and unsung," no matter to what uses he leaves the dross which he cannot take with him. Of such as these the public verdict will then be: "The man who dies thus rich dies disgraced."

In the *North American Review* for December, 1881, Mr. Andrew Carnegie wrote a second paper on his "Gospel of Wealth," the chief thesis of which is that men who die rich are inevitably damned and ought to be. "There will be nothing to surprise the student of socialistic development," he tells us, "if society should approve the text which says that a camel can go through the eye of a needle more easily than a rich man can enter the kingdom of heaven," provided that it is interpreted to mean that no one should die rich. The millionaire should give away his millions while he lives. But to whom shall he give them, and how can he best discharge the stewardship of wealth? To give them in charity is worse than to throw them into the sea in nine hundred and fifty cases out of a thousand. The rich man may therefore find himself at some loss what to do. He is damned if he keeps his money, and he damns other people if he gives it away in the ordinary method of charity. Hence arises the need for Mr. Carnegie's paper on "The Best Fields for Philanthropy." We make the following extracts from the article, which is characterised by a great deal of shrewd common sense. and to the main leading suggestions

of which Mr. Gladstone has given his emphatic adhesion in the *Pall Mall Gazette*:—

(1) *Found or enlarge a University.*

Standing apart by itself, there is the founding of a university by men enormously rich, such men as must necessarily be few in any country. Perhaps the greatest sum ever given by any individual for any purpose is the gift of Senator Stanford, who undertakes to establish upon the Pacific coast, where he amassed his enormous fortune, a complete university, which is said to involve the expenditure of ten millions of dollars, and upon which he may be expected to bestow twenty millions of his surplus. If any millionaire be interested in the ennobling study of astronomy, the Lick Observatory is an example which could well be followed, for the progress made in astronomical instruments and appliances is so great and continuous, that every few years a new telescope might be judiciously given to one of the observatories upon this continent. By adding to and extending those universities in existence a wide field remains for the millionaire as distinguished from the Crœsus among millionaires.

(2) *Found Free Libraries.*

The result of my own study of the question, What is the best gift that can be given to a community? is that a free library occupies the first place, provided the community will accept and maintain it as a public institution, as much a part of the city property as its public schools, and, indeed, an adjunct to these.

When I was a boy in Pittsburg, Colonel Anderson, of Allegheny,—a name I can never speak without feelings of devotional gratitude,—opened his little library of four hundred books to boys. Every Saturday afternoon he was in attendance himself at his house to exchange books. No one but he who has felt it can know the intense longing with which the arrival of Saturday was awaited, that a new book might be had. My brother and Mr. Phipps, who have been my principal business partners through life, shared with me Colonel Anderson's precious generosity, and it was when revelling in these treasures that I resolved if ever wealth came to me, that it should be used to establish free libraries, that other poor boys might receive opportunities similar to those for which we were indebted to that noble man.

Many free libraries have been established in our country, but none that I know of with such wisdom as the Pratt Library of Baltimore. Mr. Pratt presented to the city of Baltimore one million dollars, requiring it to pay 5 per cent. per annum, amounting to fifty thousand dollars per year, which is to be devoted to the maintenance and development of the library and its branches.

Closely allied to the library, and, where possible, attached to it, there should be rooms for an art gallery and museum, and a hall for such lectures and instruction as are provided in the Cooper Union.

All that our cities require to begin with is a proper fire-proof building. Their citizens who travel will send to it rare and costly things from every quarter of the globe they visit, while those who remain at home will give or bequeath to it of their treasures.

In his address at the opening of the Peterhead Library in 1891, Mr. Carnegie said:—

Any man desirous of benefiting a rural community that has not a library can provide one at the cost of twenty-five pounds per annum. But this is not the end of the story: the older boys and girls at school are likewise great readers, and readers of improving books too, if such are properly set within

their reach. Now to reach this class, it is simply astonishing how much can be done for five pounds. A possible selection costing only five pounds from the list furnished of forty-four volumes would make no inconsiderable library in themselves. As each lot is read it can be sent to another school and be as fresh to it as it was to the first. These are circulating libraries, indeed, peripatetic missionaries preaching useful lessons to the young. Now there is not an objectionable book in all the list of those furnished to young or old at Laggan under the admirable management of the librarian. The three schools of the district have formed an alliance—a "Triple Alliance" more glorious than that of Europe—and exchange books with each other. In all my experience I have never known so little produce such great and, as I believe, real beneficial and enduring results. I cannot but think it only needs to be known that the opportunity to do so much good is within the reach of wealthy men for so small a pittance from their store. As the schoolmaster said, the "children devour these books"—there is no other word fitly to express their eagerness. I know it is often said of the so-called "Gospel of Wealth" that I have written, which holds surplus wealth to be only a trust, which man is bound during his life to administer for the public good, that it is preached for a very select audience—the "millionaires." Far from it; here is a field for the "five-pounder" and the "ten" and "twenty-five pounder" in which the harvest reaped is out of all proportion to the small amount of seed sown. The return is not one hundred but a thousand fold. The hundred or thousand pound surplus is as much a trust and imposes upon its owner as stern a duty as that which rests upon the millionaire, and possesses this special advantage for its fortunate owner—that he can usually give personal attention to the use to which he devotes it, which will make it far more effective than larger sums over which the giver can have no supervision, and then he can see the fruit grow and ripen. When a man bestows not only his surplus wealth, but his surplus personal attention with it to a work intended for the public good, he is then entitled to the name of philanthropist, but not till then. Giving money alone, which entails upon him neither sacrifice nor labour, is not sufficient; it is so easy to bestow what one does not miss. Such a man is pretty much in the position of one who "forgives" but does not "forget," which the humorist said was "trying to settle with conscience for fifty cents on the dollar." We must both give and work, and the latter is generally much the more important, and is by far the more creditable of the two.

(3) *Establish Hospitals, Laboratories, etc.*

We have another most important department in which great sums can be worthily used,—the foundling or extension of hospitals, medical colleges, laboratories, and other institutions connected with the alleviation of human suffering, and especially with the prevention rather than the cure of human ills.

The late Mr. Vanderbilt's gift of half a million of dollars to the medical department of Columbia College for a chemical laboratory was one of the wisest possible uses of wealth. It strikes at the prevention of disease by penetrating into its causes.

The forms that benefactions to these may wisely take are numerous, but probably none is more useful than that adopted by Mr. Osborne when he built a school for training female nurses at Bellevue College. Their employment as nurses has enlarged the sphere and influence of women. It is not to be wondered at that a senator of the United States and a physician distinguished in this country for having received the highest distinctions abroad should find their wives from this class.

(4) *Present Public Parks.*

In the very front rank of benefactions public parks should be placed always provided that the community undertakes to maintain, beautify, and preserve inviolate the parks given to it. If a park be already provided, here is still room for many judicious gifts in connection with it. Mr. Phipps, of Allegheny has given conservatories to the park there, which are visited by many every day of the week, and crowded by thousands of working people every Sunday.

The parks and pleasure-grounds of small towns throughout Europe are not less surprising than their libraries, museums, and art galleries. We saw nothing more pleasing during our recent travels than the hillside of Bergen in Norway. It has been converted into one of the most picturesque of pleasure-grounds: fountains, cascades, water-falls, delightful arbours, fine terraces, and statues adorn what was before a barren mountain side. Here is a field worthy of study by the millionaire who would confer a lasting benefit upon his fellows. Another beautiful instance of the right use of wealth in the direction of making cities more and more attractive we found in Dresden. The owner of the leading paper there bequeathed its revenues for ever to the city, to be used in beautifying it. An art committee decides from time to time what new artistic feature is to be introduced, or what hideous feature is to be changed, and as the revenues accrue, they are expended in this direction. Thus, through the gift of this patriotic newspaper proprietor, his native city of Dresden is fast becoming one of the most artistic places of residence in the whole world. A work having been completed, it devolves upon the city to maintain it for ever.

(5) *Open Public Halls, with Organs.*

We have another good use for surplus wealth, in providing for our cities halls suitable for meetings of all kinds, especially for concerts of elevating music.* Our cities are rarely provided with halls for these purposes. The gift of a hall to any city lacking one is an excellent use for surplus wealth for the good of a community. If every city in our land owned a hall which could be given or rented for a small sum, for such gatherings as a committee or the mayor of the city judged advantageous, the people could be furnished with proper lectures, amusements, and concerts, at an exceedingly small cost. If any millionaire born in a small village, which has now become a great city, is prompted in the day of his success to do something for his birthplace with part of his surplus, his grateful remembrance cannot take a form more useful than that of a public hall with an organ, provided the city agrees to maintain and use it.

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* The magnificent music-hall which has been built by Mr. Andrew Carnegie for the use and benefit of the citizens of New York City was opened by a five days' music festival at the beginning of this month. The new building fronts on Fifty-seventh Street, and its approaches are the finest in the city. The main doorways are approached by a series of steps eighty feet broad and are enriched by groups of polished pilasters of Peterhead granite. The main hall will seat 3,000 people, with an additional standing capacity of 1,000. The house is illuminated by 4,000 Edison lights. The Fifty-seventh Street vestibule leading to it is 70 feet long, covered with a semicircular vault 25 feet high, and is richly laid out in marble, mosaic, and colour. The main hall is designed solely for a concert-hall. The parquet seats over 1,000 persons. The decoration of the main hall is rich in plastic form, chaste in colour, the general tone being a soft ivory, with gold relieved by old rose-tints. Dark shades of old gold are the colours of the box decorations. The illuminations and decorations of the stage are of the same general style as of the parquet. When needed, the parquet can be floored over and transformed into a ball-room. The cost of the building runs to about £250,000, and it is the most perfect concert-hall in the United States.—*Pall Mall Gazette*, May 19*th*, 1891.

(6) *Start Swimming Baths.*

In another respect we are still much behind Europe. A form of beneficence, which is not uncommon there, is providing swimming baths for the people. The donors of these have been wise enough to require the city benefited to maintain them at its own expense; and as proof of the contention that everything should never be done for any one or for any community, but that the recipient should invariably be called upon to do part, it is significant that it is found essential for the popular success of these healthful establishments to exact a nominal charge for their use.

(7) *Build Churches.*

Churches, as fields for the use of surplus wealth, have purposely been reserved until the last, because, these being sectarian, every man will be governed by his own attachments; therefore gifts to churches, it may be said, are not, in one sense, gifts to the community at large, but to special classes.

The millionaire should not figure how cheaply this structure can be built, but how perfect it can be made. If he had the money, it should be made a gem, for the educating influence of a pure and noble specimen of architecture, built as the pyramids were built, to stand for ages, is not to be measured by dollars. Every farmer's home, heart and mind in the district will be influenced by the beauty and grandeur of the church. But having given the building, the donor should stop there; the support of the church should be upon its own people. There is not much genuine religion in the congregation or much good to flow from the church which is not supported at home.

CHAPTER III.

THE RECEPTION OF HIS GOSPEL.

MR. CARNEGIE'S "Gospel of Wealth" attracted widespread attention both in Britain and in the United States. It was discussed far and wide in the press, and was made the theme of essays in the *Nineteenth Century* by Mr. Gladstone, Cardinal Manning, Rabbi Adler, and the Rev. Hugh Price Hughes. In America it was criticised by Cardinal Gibbons, Bishop Potter, and various other writers of repute. The most interesting outcome of the discussion was the publication by Mr. Gladstone of a strong endorsement of the programme of a United Beneficence Society, the central principle of which was that all the members should pledge themselves to give away at least ten per cent. of their income.

"Some twenty-five years ago," says Mr. Gladstone, "there was an institution known as the Universal Beneficent Association, but its universal beneficence was limited to the circle of Evangelical Protestants :—

This Association purported to be a combination of persons who bound themselves in honour to one another to give away from year to year at the least a certain fixed proportion of their incomes; fixed, that is to say, by themselves; so that as between man and man there was no other guarantee, than honour, for the fulfilment of the engagement.

Mr. Gladstone proposed to reconstitute it, but without the theological limitation. The object in view was to induce every one, who may be willing, to open an account with his own conscience, in order to secure a proper treatment of the subject of giving. He is to make what he may think a due appropriation out of his substance for purposes lying outside the expenditure applied to the necessities or convenience of himself and his family :—

It will of course be understood that the step which is immediately contemplated in these remarks is one attended with the smallest possible expense. It is to found (if the distinction may be permitted) an association, but not a society. It is to enter into a bond of honour, under which the bondsmen would have no public action whatever in common. They would subscribe an engagement having no legal force; and no moral sanction, no *Erinnues*, to enforce it, except the action of the private conscience in the internal *forum*. For the engagement is to give away a proportion of the annual receipt which the individual himself will fix, will alter if he pleases, and which, altered or unaltered, he will not be called to promulgate. If it is said he does not know exactly what his income is, let him allow a margin; and let him, if he think proper, rule everything in his own favour by taking it at what he knows to be its minimum. If it be asked, may he credit himself with his poor's rate which is compulsory, or with a contribution to a statue of a public

benefactor which relieves no human want or misery, again it is in his own power, like the estate of Ananias and Sapphira. He will, however, not fail to remember that his obligation is only to give not less than the proportion he has fixed. It does not restrain him from giving more. It is to be hoped that, with practice, his ideas will alter and improve. The burden will be lost in the privilege. He will learn as to giving that, like mercy,

"It blesseth him that gives and him that takes."

The advantages of this scheme are:—First, it will place us in honest co-operation with those from whom we differ. This is a distinct good, for it will tend to soften the asperities which difference engenders. Secondly, for that portion of the community who find economies either necessary or congenial, a certain dignity will be conferred upon these economies, and they will be redeemed from the sense of meanness, if they are made in order to render possible the fattening of a dedicated fund. And, thirdly, in many cases of begging letters and the like, who is there that has not felt it painful to have his own pecuniary interest pitted against even a questionable applicant? But, under the plan now in our contemplation, the applicant goes against the fund, not against our personal means of indulgence and enjoyment: so that we can afford to treat him dispassionately, and reject him, if need be, with a quiet conscience, as it makes us none the richer.

I have not thus taken upon me the office of tendering a recommendation to my fellow-members of the community, bearing upon the order of actual life, without ascertaining in more than one quarter from whence influence may flow that there is a desire to see tried some experiment of the kind, and even to give it energetic support. The work of correspondence necessary to organise the plan, and set it going, would be altogether beyond my power to undertake. At the same time, I am ready to be the careful recipient of any assents to the general conception, which there may be a disposition to tender; and (without any other pledge) I should hold myself bound to make such endeavours towards a practical beginning as would at least prevent good intentions thus conveyed from falling to the ground.

The Rev. Hugh Price Hughes supplemented Mr. Gladstone's statement by giving some particulars as to the Society to which Mr. Gladstone referred. Its moving spirit was the Rev. Dr. Cather, an Irish Wesleyan Methodist minister, who was set apart to promote the objects of the Society which he more than any one else has assisted in founding. Mr. Price Hughes says:—

It was not called "The Universal Beneficent Society," but "The British and Foreign Systematic Beneficence Society." It was established in 1860, to promote "conscientious, proportionate, systematic, and cheerful giving." Its president was the Duke of Argyll, and its vice-presidents included Lord Cairns, the Earl of Cavan, the Bishops of Peterborough, Down and Connor, and Melbourne, the Deans of Norwich, Manchester, Lichfield, and Carlisle, the Oxford Regius Professor of Divinity, Sir F. Crossley, Bart., M.P., Sir W. M'Arthur, M.P., Mr. Samuel Morley, M.P., Sir Francis Lycett, Mr. B. Whitworth, M.P., Professor Max Müller, and others. It had a portentous array of honorary secretaries—no less than twenty-one! They included such men as the Hon. and Rev. W. Plunkett, Dr. Binney, Dr. Alex. Duff, Dr. Guthrie, Dr. Dale, Dr. Punshon, Dr. Fraser, and Mr. Spurgeon. The prospectus states that "this society has been established to promote the principle and practice amongst all professing Christians of setting apart, on the first day of the week, for God and the poor, a stated proportion of our income—in general not less than one-tenth, however much more it may be."

I think that the limitation of this society "to the circle of Evangelical Protestantism" was accidental rather than deliberate.

Some objection was taken to the principle of the tithe by Mr. Price Hughes on the ground that if people gave a tenth of their income they would consider that they had a right to the other nine-tenths, whereas the true doctrine was that we are stewards of all that we possess, and instead of compounding by the payment of the tithe we should give it all away excepting such small modicum as we dare to keep for our own use. This contention illustrates only too well the old saying about the best being the enemy of the good. Broadly speaking the principle of tithes is far in advance of the accepted morality of the world. If ordinary men could be brought up to the level of the tithe, funds available for the promotion of the general welfare would be multiplied many times, but if we denounce the tithe because it does not go far enough we shall not get our tithe, and we certainly shall not get any hold upon the remaining nine-tenths.

We hear a good deal concerning the munificence of the English and their generous support of all kinds of charitable institutions; but, as any collector for charities will admit, the burden of raising philanthropical revenues in Great Britain falls upon a very small fraction of the population. The grace of giving has never been cultivated among millions of men. It is chiefly in the religious denominations, where the duty of setting apart a stated portion of the income is inculcated as a religious duty, that givers are to be found. But members of the same congregation will differ immensely in the proportion which they contribute to public purposes. There is some reason to fear that the grace of giving has not kept pace with the increase of wealth. The percentage allocated to purposes of public benevolence or of altruistic service generally, religious or secular, does not increase *pari passu* with the income-tax returns.

Cardinal Manning, in discussing Mr. Carnegie's paper, raised a lament over the difference between the liberality of the age of faith and the stinginess of the age of science. To his thinking, instead of being better than our forefathers, we are a great deal worse, so far as generosity in freewill offerings is concerned. Here is a notable passage from his article:—

England is, with one possible exception, the richest country in the world. It has by steady progression increased in wealth with a profuseness and rapidity unequalled in history; and as it has increased in wealth the proportion given to the service of God and of our neighbour has become less and less. Let nobody be dazzled and deceived by £100,000 given here, or £200,000 given there, for the support of a hospital, or the restoration of a cathedral. The population by which the cathedrals were built were in number less than a fifteenth of the population of to-day. They covered the face of England, Scotland, and Wales with sacred architecture which, till lately, we selfishly suffered to decay. For a thousand years our forefathers voluntarily by the law of liberty imposed upon themselves the old law of tithe. The last two generations have been commuting and getting rid of it. Until the sixteenth century the poor of England were cared for at the doors of the palaces of bishops, of nobles, of monasteries, and at the thresholds of their pastors and their neighbours. When spoliation had made this no longer possible, and episcopal and royal appeals for alms were issued all in vain,

parliament then gave us the Poor Law, a rent-charge on the wealth of the country in behalf of the younger children of the people.

Cardinal Gibbons wrote in the same strain on the other side of the Atlantic. But the Cardinal exulted in the liberality of his own flock.

It would be an interesting subject for investigation to ascertain how far Mr. Carnegie's gospel of wealth has penetrated into the hearts and consciences of the millionaire class. It is to be feared that it has not penetrated very far, not even in America. This is no reason for silence, rather it is a prompt call for more vigorous preaching of the true faith. My reason for thinking the munificent millionaire is the exception rather than the rule is based upon my own observation here, and upon a very interesting inquiry made by Dr. Albert Shaw in the United States. The millionaire who has accepted the gospel of wealth is a man who does not wait for the hour of death in order to do good with his millions to his fellow men. How many millionaires are there in the world who have accepted this doctrine? Shortly after the *Tribune* published its census of the millionaires in the United States, Dr. Shaw instituted an inquiry as to how many of those millionaires did any good with their money. The way he did it was to ask trusty and intelligent correspondents in the various American cities to go through the list of millionaires published in the *Tribune*, and report as to how many of the men so classed could be described as public spirited citizens. The result is curious.

There are sixty-eight millionaires in Cleveland. Dr. Shaw's correspondents report that only twenty-eight out of the sixty-eight are to a moderate extent mindful of their public opportunities and duties. In Cincinnati there are seventy millionaires, of whom only twenty-one are reported as comparative liberal givers for beneficent and public purposes. St. Louis is worse. There there are forty-five millionaires, only ten of whom are men of pronounced and well-known liberality. Detroit has forty-two millionaires, of whom one dozen are said to make a public spirited use of their wealth. At St. Paul there are twenty-eight millionaires, nine of whom are said to be less stingy than the rest. Minneapolis has forty-four millionaires, fourteen of whom pass muster from the point of view of this informal inquisition. Massachusetts has 300 millionaires, but a very few of them are of a generous disposition. The State of New York has 1,103 millionaires, the City of New York 405. Here is wealth enough indeed, and to spare, if only its holders could be converted.

It is probable that an examination of our millionaires would yield pretty much the same result. The doctrine that Mr. Carnegie preaches has made but little headway. In one respect there has been an improvement. The doctrine that the man who dies rich dies disgraced has found but little acceptance among the laity, but it has to a certain extent been recognised by the clergy. As a rule few of the working clergy have any chance of being rich, but a hundred years ago or even less the immense fortunes left by bishops and archbishops was one of the scandals of the Church. It would nowadays be regarded as little less than a public scandal if the princes of the Church were to leave any great accumulation of wealth behind them. One bishop died recently who left a tolerable fortune, but the memorandum with which his will was accompanied illustrates as forcibly as anything else the

fact that the "dying rich, dying disgraced" idea has penetrated the ecclesiastical mind:—

"My father left me a good fortune in money, and this has been considerably increased since the death of my father-in-law. . . . I have, ever since I possessed an income at all, always dedicated one-tenth annually to God in charity. When I became a Bishop I resolved that my children should never profit by my episcopal income, and as soon as I became Bishop of Wakefield I dedicated to God in charity (*i.e.*, in direct gifts and subscriptions) £3,000 a year, or a full fifth of my gross income. Perhaps I should mention that I always gave away the large sum I received for my books in addition to the tenth of my income, and that, of course, far the greater part of my present income is spent on my diocese in travelling about, entertaining the clergy, etc. My chief object in naming these things is to provide an answer to the charge, sure to be made, that I have enriched myself and my children out of the endowments of the Church. This would not much matter if my personal credit alone were at stake; but such belief does great harm to the Church. As I believe there is no class which approaches that of the clergy in self-sacrifice, so I believe there is no class which approaches that of the Bishops in the amount they give away. Thank God, the days are past when the Bishops enrich themselves out of the revenue of the Church. I know as a fact that the late Bishop Short, of Asaph, and the late Bishop Fraser, of Manchester, never saved a shilling of their personal income. I do not wish to condemn a Bishop for making some modest provision for his family out of his episcopal income if he has no private means. It is a great privilege to have no necessity to do this."

In this as in many other things the Bishops have followed tardily in the wake of John Wesley. The founder of the Methodist Church, it might be thought, was not exposed to much temptation to amass money, but he was a great author, and the proceeds of his writings are said to have amounted to as much as £70,000. He gave all this away. Long before his death he declared in print: "If I leave behind me ten pounds (above my debts and my books, or what may happen to be due on account of them), you and all mankind bear witness against me that I lived a thief and a robber."

It would be unfair to regard the amount of charitable bequests as an indication of the acceptance of Mr. Carnegie's doctrine by the wealthy classes, for Mr. Carnegie's chief point is that a man ought to distribute his wealth in his lifetime, and not wait for the hour and article of death to relax his clutch upon his money. Mr. Gladstone in this was entirely of Mr. Carnegie's way of thinking. He held that Mr. Carnegie's censures of what are called charitable bequests were within the mark, for such bequests involved the danger of serious moral evils. Mr. Gladstone protested against the popular delusion that such posthumous dispensations of property were entitled to admiration as instances of munificent bounty. "What is wrested from us by the grip of death can in no true sense of the word be said to be given. This false description of virtue is a real and grave evil, tempting men to practice an unworthy parsimony towards good objects while alive, in order to make everything after death as large as possible." The habit of praising testators who leave large sums to public charities is a very demoralising agency. No credit whatever, according to Mr. Gladstone, attaches to the

man who must descend into the grave before he can be induced to distribute his goods to those who are in need. Admitting all this it is, nevertheless, interesting to examine the analysis published at the end of the year by the *Daily Telegraph* in order to form some idea of the proportion of testators who make charitable bequests, and those who do not.

The first striking feature of these returns is that not more than one in a hundred persons whose property is valued at less than £1,000, ever makes any charitable bequest at all. The proportion of charitable bequests rises to five per cent. when the testator is possessed of a small fortune between £1,000 and £10,000. There are no legacies for charitable purposes in 99 per cent. of the wills when the sum left is under £1,000, and 95 per cent. when it is between £1,000 and £10,000. The figures are rather interesting. There are about seventy thousand wills proved every year. Of these 52,000 dispose of personalty under £1,000 each, and of these 52,000 not more than 500 make any provision for charitable purposes; 13,500 represent personalty between £1,000 and £10,000, and of these only 650 make any provision for bequests for public purposes. Of wills which dispose of property exceeding £10,000 there are about 3,000 proved every year, and of these about ten per cent. make bequests. The compiler in the *Daily Telegraph* calculates that, taking one year with another, the total sum left for charitable purposes (which averages nearly one million a year) is bequeathed by a small group of persons never much exceeding and sometimes falling as low as twenty. He calculates that the total sum left in charitable bequests by the sixty-five or seventy-five testators amounts to nearly a million a year. The sum left by the other 70,000 does not exceed fifty thousand a year. Fifty persons therefore make bequests amounting to £1,000,000, or an average of 20,000 each, while 69,950 persons bequeath £50,000, or about 14s. 4½d. each. So far as charities go they have much more to gain from millionaires and demi-millionaires than from the rank and file. Possibly the rank and file may live up to the gospel of wealth and having given away all that they intended to give away during their lives made no provision for charitable bequests at death. The proportion which charitable bequests bear to the total amount of personalty differs according to the sex of the testator. The proportion left to charity by women is about twice as high as that left by men, as the following table shows:—

Men.

	Under Wills of	Charitable Bequests, about	Total of Personalty.
1891.....	20 testators	£785,150 ..	£4,651,225
1892.....	31 testators	480,750 ..	7,410,793
1893.....	30 testators	950,975 ..	9,652,900
1894.....	40 testators	820,000 ..	6,698,863
1895.....	40 testators	935,325 ..	6,133,784
1896.....	45 testators	871,735 ..	11,529,342
1897.....	50 testators	1,489,420 ..	6,482,687
1898.....	60 testators	1,089,965 ..	12,930,178
	316 testators	£7,423,320	£65,489,772

Women.

	Under Wills of		Charitable Bequests, about		Aggregate Value of Personal Estate.
1891.....	20 ladies	.....	£307,600	..	£992,357
1892.....	20 ladies	.....	154,950	..	899,745
1893.....	20 ladies	.....	403,210	..	1,450,400
1894.....	20 ladies	.....	316,560	..	1,974,108
1895.....	15 ladies	.....	289,380	..	1,242,417
1896.....	12 ladies	.....	40,601	..	640,830
1897.....	25 ladies	.....	631,250	..	2,516,590
	132		£2,143,551		£9,736,447

It is interesting to note the advanced age of most of the testators. Riches may harass their possessors, but they do not carry them to an early grave. Of sixty testators, whose wills were analysed in 1898, thirty-seven had exceeded threescore years, and twenty-four were fourscore years and over. The ladies had enjoyed an even longer tenure of their fortunes. Of the twenty-five ladies whose wills were analysed in 1897 twelve of them had lived to an average age of over eighty-four years of age. Only two were under eighty and seven were eighty-six. According to the compiler large bequests to charities are usually made only by childless persons. Those who have families usually leave their money to their children. Business men who have been liberal supporters of trade charities during their lives seldom leave bequests to such charities, as they regard the subscription as an annual charge upon their business, a point of view which is not always shared by the joint stock companies which take over their property. Large as these figures may seem, they do not show an increase comparable to the increase in the annual income. What Mr. Gladstone called the portentous growth of wealth in the nation at large is not adequately represented in the increase of subscriptions to public institutions. Mr. Gladstone's estimate was that the annual addition to the capital of the country had averaged 150 millions a year since 1842. Income-tax was paid in 1890 on an annual income of £650,000,000. In forty-seven years the wealth of the United Kingdom had been trebled. It will hardly be contended, even by the greatest optimists, that contributions to public purposes have kept pace with this enormous increase of wealth.

Nevertheless there have been signal instances of munificence among millionaires of our time. Some of these acting in the spirit of Mr. Carnegie's gospel largely distributed their wealth during their lifetime. Two of the most signal illustrations of millionaire munificence were supplied by Baron Hirsch and the Countess de Galliera. Baron Hirsch spent millions in endeavouring to provide for the overflow of the Jewish populations from the western provinces of Russia. It is probable that the result achieved hardly justified the immensity of his outlay, but it is not in mortals to command success. Baron Hirsch at least did what he could to deserve it. In the year 1891 he published a statement of his views on the subject of the stewardship of wealth. He said that it was his inmost conviction that he was only a temporary administrator of the wealth which he had amassed, and that it was

his duty to administer it so as to mitigate the sufferings of those who were oppressed by hard fate. Mr. Carnegie's method of using his vast wealth in administering to the æsthetic needs of mankind was, he admitted, admirable; but the Baron felt his work was of another kind. His dream was to bring to the Jews, who after an oppression of a thousand years are still suffering in misery, the possibility of physical and moral regeneration. His first care was to free the Jews, to build them up into capable citizens, and thus to furnish humanity with much new and valuable material. The object of his life for which he was willing to stake his health and his intellect was to give the Jews a chance of a new life in a new world, where they could bring into practice again the qualities which they had inherited from their ancestors and become useful citizens of a new and free country in which the rights of all inhabitants were equal.

Baron Hirsch's Limited Liability Company for the transportation of Russian Jews had a capital of £2,000,000, of which he subscribed £1,999,900 himself. The first Hirsch Colony was established in New Jersey. Two hundred and fifty families were established on 5,100 acres. Each family must have £400 in cash, and will live in a detached house, of from four to six rooms, built on a fifteen-acres holding, fifty yards back from the road, with lawn in front. As the schoolhouse was three miles off, a conveyance was engaged to take the children both ways. He began with an attempt to colonise the Argentine Republic, and he hoped and believed that the experiment would prove successful. It was a great scheme, and it was not surprising that it fascinated the imagination of Baron Hirsch. He died, however, without being able to pronounce definitely as to its success or failure. He left his fortune to his wife, who, at her death, distributed it freely, chiefly among Jewish institutions.

The Duchess of Galliera was another millionaire benefactor who did not wait to die before doing good with her money. The Duchess of Galliera inherited an enormous fortune from her husband's family, and when her only son died she devoted herself to distributing the millions of which she was the undisputed possessor. She gave away her wealth passionately. M. Maxime Ducamp described some years ago in the *Revue des Deux Mondes* the magnificence of her benevolence. She set out with the idea of sharing her luxury with the poor, and spent nearly two millions sterling in founding three great institutions. "Since I was born," said the Duchess, "I have lived in palaces. Now I want the poor to have a palace of their own, and I have the pleasure of giving it to them." This was what we may call the very extravagance of munificence. She lavished her whole two millions in providing a hospice at Clamart for a hundred old men and women, a refuge at Meudon which is large enough to hold three hundred of the indigent members of the order of Christian Brothers; and an orphanage at Meudon which provides for three hundred and fifty children. The Duchess spared neither time nor money in making these institutions as perfect as possible, and found intense pleasure in superintending their building.

A third foreign millionaire who devoted his wealth to public ends waited till he died. I refer to Dr. Nobel, the inventor of dynamite. His views on

the subject of leaving wealth to descendants were practically the same as Mr. Carnegie's and Mr. Rhodes's :—

"As a matter of fact," Nobel used to say, "I am really a Social Democrat, in moderation of course. My experience of the world has especially taught me that large inherited fortunes never bring happiness, and that they are not properly made use of; they diminish the desire for work, and hamper the faculty for individual development. Large inherited fortunes only promote the degeneration of man. I even disapprove of children inheriting more from their parents than is necessary to educate themselves for the service of mankind."

He found himself, therefore, with two millions sterling to dispose of. He did not care to select the ordinary expedient of the charitable, and leave it to existing institutions. His wish was, as he continually asserted, not only to assist those who had made a name, but also men of promise who were likely to do so. Men of action always manage to pull through; it is the men of science and dreamers who should be helped, and this help, he always maintained, should be of such an extent that the recipient could be wholly independent. Therefore, in order to achieve this end, he left his money in trust for the purpose of encouraging scientific study, medical discovery, idealistic literature, and the promotion of international peace.

The interest annually accruing from this magnificent endowment of science, medicine, and peace, say about £60,000, "is to be divided into five equal parts, of which one part is to devolve upon him who within the department of natural philosophy has made the most important discovery or invention; one other part to him who has made the most important discovery or improvement in chemistry; one other part to him who has made the most important discovery within the department of physiology or medicine; one other part to him who within literature has produced the most excellent work in an idealistic direction; and one part to him who has worked most or best for the fraternisation of the nations and for the abolition or diminution of standing armies, as also for the promotion and propagation of peace. The prizes in physics and chemistry are to be awarded by the Swedish Academy of Sciences, for physiological or chemical work by the Carolinian Institution in Stockholm, for literature by the Academy in Stockholm, and for the propagation of peace by a committee of five persons to be elected by the Norwegian Parliament. And the will continues: "It is my express will that at the distribution of prizes no regard is to be paid to any kind of nationality, so that the most worthy competitor may receive the prize whether he is a Scandinavian or not."

A bequest of this novelty could not be easily dealt with. A report was presented to the Interparliamentary Conference during last summer; it was republished in the REVIEW OF REVIEWS for September, 1889, and shows what progress has been made in carrying out Mr. Nobel's wishes.

The first Nobel prize will be awarded in the year 1901, simultaneously with the founding of the Nobel Institute I have been referring to. The awarding of the prize will take place on December 10th, the date of Mr. Nobel's death, and he, or she, who during the immediately preceding

years has done most for the brotherhood of the nations, will then get a prize of Kr. 150,000·00, together with a diploma and a gold medal bearing the portrait of the testator.

In the United States educational endowment is much the most popular form of munificence of the millionaire. The following table of gifts and bequests made to educational institutions in the United States illustrates the tendency of millionaires to regard educational endowment as that which is least likely to be abused:—

Leland Stanford: Stanford University, £3,500,000.
Stephen Girard: Girard College, £3,000,000.
J. D. Rockefeller: Chicago University, £1,600,000.
John Hopkins: J. H. University and other, £1,600,000.
George Peabody: Various Educational, £1,000,000.
Andrew Carnegie: Libraries, etc., £1,000,000.
John C. Green: Princeton College and Lawrenceville School, £600,000.
Anthony J. Drexel: Drexel Institute, £600,000.
Asa Packer: Lehigh University, 115 acres of land and £500,000.
Charles Pratt: Pratt Institute, £540,000; Charles M. Pratt, £8,000
Leonard Case: Case School of Applied Science, £400,000.
Philip Armour: Armour Institute, £400,000.
Peter Cooper and his family: Cooper Union, £330,189.
J. G. Clark: Clark University, £300,000.
Henry W. Sage: Cornell University, £234,000.
Cornelius Vanderbilt: Vanderbilt University, £200,000; William H. Vanderbilt, £92,000; Cornelius Vanderbilt, £8,000.
Paul Tulane: Tulane University, £210,000.
Seth Low: Columbia University, £200,000; Barnard College, £2,000.
Washington C. De Pauw: De Pauw University, £200,000.
Marshall Field: Chicago Museum, £200,000.
James Lick: University of California, £150,000.
Isaac Rich: Boston University, £140,000.
Ezra Cornell: Cornell University, £134,000.
J. Pierpont Morgan: New York Trade School, £100,000.

Massachusetts has now 98 per cent. of her population served by public libraries provided largely by private founders whose cash gifts exceed £1,600,000. The Astor Library in New York represents an endowment of £500,000, the Newberry Library in Chicago was founded by a bequest of £500,000, while the Crerar Library in South Chicago was founded with £540,000.

In this country we have not many large bequests that can compare favourably with those just noted in the United States. There have, however, been some six-figure gifts. But it is not in six-figure donations that the British millionaire distinguishes himself. The Guinnesses stand almost alone in the magnitude of the provision they have made both for the endowment of research and for the housing of the poor. Mr. Peabody set an example in this respect; but how much, alas, remains to be done. A syndicate of millionaires which would undertake to rebuild southern London would find it a much better investment for their money than anything else in the country, but somehow or other they prefer to invest in any foreign stock rather than in

providing the necessity of decent lodging for workmen at home. The Guinness Trust proves that this can be done on sound business principles, and that philanthropy pays.

One of the most valuable bequests that have been made to the nation of late years has been the bequest of the Wallace pictures at Hertford House, the value of which is estimated at anything up to a million. A gift of a similar nature, although not so valuable, was that of the art and curio collection left by Baron Ferdinand de Rothschild to the British Museum. An instance more in accordance with Mr. Carnegie's doctrine was the gift to the nation by Mr. Tate of the pictures which are now housed in the gallery on the site of Millbank Gaol. There have been plenty of five-figure donations and bequests, but endowments and bequests of over £100,000 have been few and far between. An examination of the objects to which money has been left of recent years by wealthy and charitable testators shows considerable independence, not to say eccentricity, of judgment. There was, for instance, a miser who had lived in seclusion for years on bread and milk in France, at her death left £38,000 pounds to the City Mission. A still more notable bequest of £250,000 was that of Mr. Morton to the Moravian Mission. Hospitals, orphanages, and evangelical religious institutions seem to be the first favourites with wealthy men in drawing up their wills. The following may be taken as a typical illustration of a typical will of a charitable testator :—

The bequests were allotted as follows :—

£1,500 to the Jews' Deaf and Dumb Home.

£1,050 each to—Middlesex Hospital and West London Hospital.

£1,000 each to—Charing Cross Hospital, Home and Hospital for Jewish Incurables, Jews' Hospital and Orphan Asylum, London Hospital, St. Mary's Hospital, St. Thomas's Hospital, Westminster Hospital, and Metropolitan Hospital.

£500 each to—The Cancer Hospital, City Orthopædic Hospital, Evelina Hospital for Sick Children, Gordon Boys' Home, Chobham; Hospital for Consumption and Diseases of the Chest, Brompton; Hospital for Women, Jewish Board of Guardians, National Hospital for the Paralysed and Epileptic, North-Eastern Hospital for Children, Princess Louise Home, Queen Charlotte's Lying-in Hospital, Royal London Ophthalmic Hospital, City of London Hospital for Diseases of the Chest, and St. George's Hospital.

£250 each to—Alexandra Hospital for Children with Hip Disease, Hospital and Home for Incurable Children, Home for Aged Jews, South London (Borough) Jewish Schools, London General Omnibus Company Superannuation Fund, Metropolitan and City Police Orphanage, National Orthopædic Hospital, Paddington Green Children's Hospital, Public Dispensary, Clare Market, Samaritan Free Hospital, Seamen's Hospital (*Dreadnought*), Surgical Aid Society, St. John's Schools Nazareth Home, and Victoria Hospital for Children.

£100 each to—Association for Oral Instruction of Deaf and Dumb, Bayswater Home for Blind and Partially Blind Girls, Bayswater Jewish Schools, Central London Hospital, East London Nursing Society, French Hospital and Dispensary, Institute for Relief of Indigent Blind of Jewish Persuasion, Homes for Working Boys in London, London Lock Hospital and

Rescue Home, National Refuges for Homeless and Destitute Children, Poplar Hospital for Accidents, Royal Hospital for Diseases of the Chest, Royal Westminster Ophthalmic Hospital, Shipwrecked Fishermen and Mariners' Royal Benevolent Society, Soup Kitchen for Jewish Poor.

£50 each to—Association for Welfare of the Blind, British Asylum for Deaf and Dumb Females, Central London Throat, Nose and Ear Hospital, Asylum for Idiots, Earlswood, Home for Waifs and Strays, Hospital for Epilepsis and Paralysis, Industrial Home for Boys, London Homeopathic Hospital, Marine Society for Training Destitute Boys, *Warspite*, Potter's Bar Cottage Hospital, Provident Surgical Appliance Society for Cripples, Queen Victoria's Jubilee Institution for Nurses, Ragged School Union and Shaftesbury Society, Royal Association in Aid of Deaf and Dumb, Royal Cambridge Society for Soldiers' Widows, Royal Hospital for Children and Women, Royal Orthopædic Hospital, St. Peter's Hospital, St. Saviour's Hospital and Nursing Home, Soldiers' and Sailors' Institute, Portland, Willesden Cottage Hospital, Working Lads' Institute and Home, Royal Alfred Aged Merchant Seamen's Institution.

That is the will of Mr. Wolff Joel, a member of the firm of Barnato Brothers. It is remarkable for the careful and systematic way in which it apportions the sum set apart for charity among a great number of institutions. As Mr. Joel was a Jew, the first place was naturally given to institutions of his race. If he had been a Christian, Jewish institutions would have been replaced in the list by the Bible Society, the Religious Tract Society, or the various associations for Home and Foreign Missions.

In leaving money to foreign missions the testator usually, but not invariably, leaves it to the missionary society of the denomination to which he belongs. Almshouses are not so much in favour as they used to be. And as for parks, public playgrounds, and the like, they are usually provided for by the wealthy in their lifetime. Perhaps this is because they enjoy seeing people enjoying the result of their bounty in the shape of flowers and trees.

It is interesting to compare the distribution of the charity under Mr. Joel's will with a similar amount which was disposed of under the will of Mr. William Astor, whose personalty in this country was declared at about one quarter of a million, of which £30,000 was left for bequests for public purposes. I append an abstract of the will:—

Astor Library	£10,000
New York City Mission	5,000
St. Luke's Hospital, Jacksonville	3,000
Women's Hospital	3,000
Aged Females, New York	3,000
Home for Incurables	2,000
Firemen's Benevolent Fund	2,000
Trinity Church Charity	2,000
	£30,000

Educational endowments are not as numerous in England as in the United States, but they are occasionally to be found, and usually take the form of endowing a technical college or providing for scholarships or fellow-

ships. The will of Sir William Fraser supplies an illustration of an educational bequest somewhat out of the common run.

Sir William Fraser, Deputy Keeper of the Records of Scotland, who left personal estate valued at £104,726, bequeathed £25,000 for the foundation and endowment of homes for the poor in the city and county of Edinburgh, especially for authors and artists, who may from no fault of their own have fallen into distress; £25,000 to found and endow in the University of Edinburgh a Professorship of Ancient History, with special reference to the records and charters of Royal, noble, and baronial families, to be called "The Sir William Fraser Professorship"; £10,000 for the library of the University, to be applied as to two-thirds of the income in increasing the salaries of the librarians and other officers; and the residue of his property to the University of Edinburgh and the Royal Infirmary. He also authorised the publication, at an expense of not exceeding £3,000, of such documents as the trustees may think proper for the purpose of illustrating the history of the antiquities of Scotland.

The British colonies have not yet developed very great givers. A notable exception, however, is to be found in the case of Sir W. G. McDonald, the unmarried Roman Catholic who endowed McGill University in Montreal with £350,000. Millionaires are not lacking in Australia, nor are they lacking in munificence, but their fame is at present Australasian rather than Imperial.

Looking over the long list of bequests published year by year there is a certain monotony which is pleasantly broken into again and again by bequests framed on somewhat novel principles. One of these is to be found in the will of Mr. J. I. Colman, the mustard manufacturer:—

Mr. Colman by his will directed his executors to set aside £2,000 per annum (free of legacy duty) for the term of twenty years from the date of his death, to be applied subject to the expenses of administration for the benefit of such of the employees or ex employees of the late firm of J. and J. Colman, or of J. and J. Colman, Limited, or the widows of such employees or ex-employees as by reason of sickness, ill-health, age, or infirmity shall, in the opinion of the trustees, stand most in need of the same, a preference being given to such employees or ex-employees or their widows as shall have been employed by the firm or company during his lifetime. It is provided that the administration of the fund is not to relieve the company from payment or obligation (whether legal or moral) which they would have made, undertaken or discharged to or for the benefit of such employees or their widows but for the foregoing provision. It will be the duty of the trustees in due course to make regulations for the administration of the £2,000 per annum.

Among the oddities of will-making of late years must be mentioned £4,000, which a Scottish peeress left for the endowment of an American institution. Lady Malcolm of Poltalloch, left her residuary estate to the trustees of the school recently founded in America for the Revival of the Lost Mysteries of Antiquity.

It may possibly not be inconvenient for testators who may be drawing up their wills, and who may desire to make bequests to the more deserving

charities to have by their side the following skeleton list of institutions which are the most deserving of support :—

Hospitals, General.
„ Women
„ Children.
„ Special.
Convalescent Homes.
Homes for Incurables.
Orphanages.
Dr. Barnardo's Home.
Salvation Army.
Society for Prevention of Cruelty to Children.
Society for Prevention of Cruelty to Animals.
National Vigilance Society.
National Lifeboat Institution.
Missionary Societies.
Bible Society.
Religious Tract Society.
Young Men and Young Women's Christian Association.
Blind, Deaf, Dumb, and Cripples.
Shipwrecked Mariners.
Deep Sea Fishing Mission.
City Mission.
Ragged School Mission.
Rescue Homes.
Band of Hope.
Prisoners' Aid Societies.
Political Associations.
Peace and Arbitration Societies.

Looking over the record of British philanthropy there seems to be a singular lack of imagination. There is no one in the realm of philanthropy who appears to have anything approaching to the faith and enthusiasm which leads men like Cecil Rhodes and Alfred Beit to spend their millions like water in furtherance of the Imperial ideal. Neither is there any one of English birth who seems capable of conceiving as great an idea as that which led Baron Hirsch to found a new Canaan in the Argentine Republic. No Englishman has ventured to strike out so new a line as the Swede, Alfred Nobel. The charities and benefactions of our millionaires have been for the most part commonplace, humdrum, and altogether inadequate.

Mr. Frederic Harrison some years ago wrote with his accustomed eloquence upon this tempting theme. He lamented the woeful absence of public spirit on the part of our titled class. It is true that many of them are but splendid paupers, but some of them are wealthy enough, and it is the wealthy few of whose lack of public spirit Mr. Harrison makes such a bitter complaint. "Of all rich men the English aristocracy of inherited wealth are the only powerful order which, outside their own estates, never give anything except their formal subscriptions to hospitals and the like. We can hardly recall a single instance of a great peer or great landowner giving the public anything from their millions. Their idea of public munificence is to display their splendid selves. Their noble example to the people is to exhibit their own luxury and extravagance. This sublime self-devotion of the rich aristocrat is imitated from the royal castle. In ancient times kings and monarchs everywhere made splendid gifts to the people. Now kings and emperors receive, lay out for presents, but never give." But if the English aristocracy is the most conspicuously lacking in this form of public spirit, Mr. Harrison laments that the plutocrat is little better. "Why do they not show their fellow-citizens," he asks, "how to form a grand gallery of art, how to create a high-class theatre, how to form a great scientific museum?" No millionaire nowadays ever seems to think of giving his fellow-citizens a

series of free musical entertainments, "historical pageant, much the less a free dramatic performance." In despair Mr. Harrision invokes the memory of Athens in its prime where the democracy imposed upon all men of wealth, rated as possessing capital of more than a certain amount, the duty of providing for the entertainment and services of the commonwealth. Under the title of Liturgies, legal and constitutional offices were imposed upon the millionaires of those days who were charged with the cost and production of public dramas, choruses, processions, games, embassies, and feasts. In times of war they were called upon to man and arm a ship for the fleet. Notwithstanding the onerous nature of the responsibility attaching to these offices, they were always coveted and regarded as duties to be filled by taste, skill, personal effort, and public spirit. Mr. Harrison would not revive the Liturgies, but if they were revived he is not without hope that some millionaire of our day might rival Herodes Atticus in the extent of his munificence. Herodes presented to Greece public works for which twenty millions would be paid to-day. The conclusion to which Mr. Harrison arrives is that if rich men do not voluntarily undertake this duty there is nothing for them but a dread looking forward to the judgment to come.

Mr. Harrison points out "that there has hardly ever been an age when less is offered to the public in this form than is the custom in our own age." In antiquity wealthy benefactors, in the Middle Ages the Church, in the next age the kings and nobles made some sort of provision, but in our age the possessors of hereditary wealth spend it on themselves and their personal friends. Mr. Harrison would not revive the legal obligation of the liturgy; he pleads for its voluntary discharge. He closes his sermon by a reminder of the terrors in store for the rich should they refuse salvation. "The great problem which the next century will have seriously to take in hand and finally solve is this: "Are rich men likely to prove of any real social use, or will it be better for society to abolish the institution?" He thinks they can be of use, but he warns them that "no Anarchist or Communist is working so desperately" to hurry on their abolition as are the rich men themselves.

PART III.

His Conundrum.

CHAPTER I.

HOW HE WILL SOLVE IT.

Having rapidly sketched Mr. Carnegie and described his gospel, I now come to the practical question as to what he will do with his millions. I purposely prefaced this discussion by setting forth, as fully as I could with the material at hand, the ideas of the man in order that every one may have the data upon which to base calculations as to the direction in which Mr. Carnegie will be likely to use his money. The first thing that will impress any one is that so far as the immediate practical purpose is concerned this discussion is largely superfluous. Mr. Carnegie is not a man who needs to be supplied with ideas. As is abundantly evident to every one who reads the preceding chapters he is an exporter rather than an importer of that commodity. What he will do with his millions is to carry out his own ideas, for he had his ideas before he had his millions, and he values the latter chiefly as a means of giving effect to the former. The utmost that outsiders can hope to effect is to suggest possible ways and means by which Mr. Carnegie can give the greatest effect to the ideas which he has been preaching all his life. For in such matters as ways and means two heads are better than one. It is from this standpoint that I address myself to the discussion of the disposition of Mr. Carnegie's millions.

It is an interesting problem of a quasi-scientific nature to discuss the course that is likely to be taken by any human being under given circumstances. The element of caprice plays a considerable but by no means dominating influence in the affairs of mankind. In the case of Mr. Carnegie it is reduced to a minimum. All the conditions of the problem are tolerably well known. There is the man, Scottish by birth and American by adoption, sixty-two years of age, setting himself without theological predisposition or ecclesiastical bias to discover in what way he can do the most good with his millions. Then we have his money—which, whether it be twenty-five millions, as the story now goes in America, or forty millions as was universally reported when Mr. Carnegie was in this country—gives sufficient margin for the execution of any great project which a private person can conceive; and, thirdly, we have the ideas of Mr. Carnegie, his aspirations, his convictions,

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and his sentiments. These are no secrets. They are written large in every page that he has penned and every speech that he has made. We know the man, we know his wealth, we know his ideals, and, fourthly, we know the conditions of the modern world. We have thus all the factors in the problem to enable us to calculate the line which Mr. Carnegie will take in applying his millions in order to realise his ideals, and to remake the world in his own image.

Foremost among the elements to be taken into consideration is Mr. Carnegie's age. He is sixty-two; he had one or two severe illnesses, but he comes of a long-lived stock, and from the point of view of a life insurance actuary he might estimate his expectation of life at twenty years. What he has to do he must do quickly. He needed sixty years to build up his fortune. He has only one third of that time in which to dispose of it. He will not be exactly an old man in a hurry, but he will be driven of necessity to deal with his immense hoard in no tinkering fashion. He may have accumulated it in cents, he must disburse it in dollars. To paraphrase the famous saying about Cecil Rhodes, who "thinks in Continents," Mr. Carnegie must "think in millions" on an altogether unprecedented scale. He might outdo the beneficence of the most munificent of modern millionaires, and still go on adding to his capital instead of diminishing it. He has not only to dispose of an income of at least two millions a year. He has to provide a sinking fund—not for the extinction of debt, but for the extinction of his own capital.

Another element that has to be taken into account is the strong individuality of the man. Mr. Carnegie is Scotch in more senses than one. He is keen, shrewd, self-centred, with a great and well-founded power in his own judgment. In this he resembles Mr. Rhodes, who remarked recently that it was strange as one grew older how much more confident a man got in his own judgment, and how much less in the judgment of other people. For when you act against your own judgment under the advice of others, things nearly always go wrong. That does not imply that you are wiser than other people, but merely that the individual who is to decide is necessarily better acquainted with the dominating factor in the problem than any one else can be. The X in the equation is the personality of the chief actor, and no one knows the value of the Carnegie X so well as Mr. Carnegie. Hence, whatever scheme or schemes are adopted for carrying out the distribution of the Carnegie millions, they will be Mr. Carnegie's own. They will bear the hall-mark of his own individuality.

One thing is quite clear. Of all his millions, Mr. Carnegie has no intention of disposing even of one per cent. in charity. He is profoundly impressed with the evils which come from undiscriminating charity, and the waste in the administration. He has declared his deliberate opinion that ninety per cent. of the money given in charity is wasted; and this, he maintains, is an under-estimate. It is not necessary to agree with Mr. Carnegie in order to admit that, as this is his conviction, there is not much chance of the Carnegie millions finding their way to any of the existing charities. Mr. Carnegie's idea of helping people is only to help those who can help themselves. This indeed is the

best form of charity. For when we come to examine what Mr. Carnegie means by the charity which is ninety per cent. wasted, it would be seen that it is confined to a very much narrower range than the wide field of charitable effort. The Loan Fund, for instance, which the Jewish Board of Guardians keeps up in Whitechapel, is distinctly an attempt to help those who help themselves, and Mr. Carnegie would probably be the first to admit that it does not come under his sweeping censure of ninety per cent. wasted. The submerged tenth which are the objects of General Booth's solicitude do not attract Mr. Carnegie's sympathies very much. He is not one who sides with the under dog in the fight, and yet there are some passages in his writings which would justify the expectation that he might even become a strong supporter of the social scheme of the Salvation Army. In one such passage the preservation of the sound and valuable members among the poor is admitted to be an object eminently worthy of the efforts of the reformer. Even if Mr. Carnegie regards the lapsed and the lost as not worth praying for, or working for, or paying for, he has still a wide field in the redemptive, protective, and preventive work of the Army which would probably appeal to him very much. Another great branch of charity, which can hardly be regarded as waste, is that which provides for the orphans. Dr. Barnardo's work, to mention only one among many, would pass muster under the severest scrutiny. Dr. Barnardo cannot be said to be wasting his strength upon those who are hopelessly lost, for he has raw material to work up, and the result in a thousand cases shows how much may be made of the city arab if he is caught young.

It is evident, therefore, that Mr. Carnegie's condemnation of charity must be taken with limitations, for when he says charity he means something that is restricted to a much narrower area than charity in the usual acceptation of the term. Nevertheless, it is not in the ordinary conventional field of charity that we may expect Mr. Carnegie to spend most of his millions. Other people will look after those things. Mr. Carnegie has his own ideas.

The second negative point that may be regarded as settled is that Mr. Carnegie will not devote his millions to the subsidy of missionary societies or the endowment of churches. In his Gospel of Wealth he maintained that this form of munificence is permissible, but it did not attract him. He sits loose to all positive forms of religious faith, and he is not likely to devote his money to converting other people to creeds which he does not hold himself. If it were possible to found an order of preaching friars who would go through the world discoursing on Herbert Spencer's philosophy, Mr. Carnegie might provide a fund for their endowment; but the Gospel according to Herbert Spencer is the *only* Gospel whose apostles Mr. Carnegie would care to finance. These two negations are very prominent in Mr. Carnegie's writings, and they materially narrow the field within which he can use his millions. Broadly speaking, three quarters of the annual sum left in Great Britain to public purposes goes to those regions from which Mr. Carnegie is voluntarily shut off. It is only a remnant that is left after we have deducted from the total all sums given to charitable and religious institutions. This factor probably weighs with Mr. Carnegie

and will confirm him more than ever in his determination to carry out his own ideas in his own fashion. "There are plenty of other fellows to do the other work. I must look after my own business." What, then, is Mr. Carnegie's own business?

The past is ever a prophecy of the future. If we can trace the curve of the circle for half its circumference, we have no difficulty in filling in the other half. So it is with human action. That which a man has already done is the best indication of what he will do. No complete list of Mr. Carnegie's benefactions has ever been published. But he stands conspicuous before the world as the endower of libraries, the founder of museums and art galleries, and the builder of concert-halls. Books, pictures, statues, and music—these are the civilising agents upon which Mr. Carnegie has hitherto spent most of his money. There is every reason to believe that he will go on doing so. He will go on doing what he has done in the past, only on a much wider area, and he will disburse his money with a much more liberal hand.

Take, for instance, the question of founding libraries. This has long been a passion with him, and he has subsidised free libraries in many towns, both in England and in America. This is a form of munificence that is simple and obvious. It demands merely the application of principles which he has already tried and tested. In the founding of libraries Mr. Carnegie has by long experience arrived at certain conclusions on which he is prepared to act. The first is that no mistake can be greater than for him to attempt to do everything himself. While he is willing to give liberally for the founding of libraries, he always makes it a condition that the locality benefited by his donation shall show its appreciation of the library by supplementing his grant, by raising additional funds and by undertaking to provide for the maintenance of the library in the future. He began on rather different lines. One of the first libraries which he founded was that at Alleghany in Pennsylvania. Mr. Carnegie defrayed the cost of this library, which amounted to £60,000, and asked for no guarantee for further expenditure by the town on the institution as delivered over to their hands. When Mr. Carnegie founded the library at Pittsburg, to which he gave £200,000, he made it a stipulation that the town of Pittsburg should spend at least £8,000 a year in the maintenance of the institution. This principle Mr. Carnegie insists upon in all cases in which he contributes to the cost of the founding of the library. At present, if I remember rightly the details which he gave me in the course of conversation, he is willing to contribute £10,000 to the foundation of a free library in any English-speaking town that will undertake to devote at least £800 a year to the maintenance and management of the library. About a dozen localities, in the United States and in the United Kingdom, have availed themselves of this offer, and it is probable that many more will do so when the nature of Mr. Carnegie's scheme is better understood. Another principle upon which Mr. Carnegie insists in the administration of his library benefactions is that the library should be placed under public management. In England and Scotland the Free Library Committee of the Town

Council meets his idea as to public management of a public institution. In America, where municipal politics are not always as ideal as could be desired, he has adopted a different method of procedure. At Alleghany he vested the appointment of the majority of the committee of management in the President of the Common Council for the time being; but when the Pittsburg library, concert-room, art gallery and museum was founded and endowed by Mr. Carnegie with £200,000, in addition to the £220,000 which he spent on the building, he appointed one-half of the trustees himself, and gave them powers of co-optation. The other nine were the Mayor of Pittsburg, the President of the Central Board of Education, the Presidents of the Select and Common Councils, with members chosen from and by these Councils. The details may differ, of course, in different localities; but we take it for granted that Mr. Carnegie will distribute some of his millions in founding free libraries, museums, and art galleries in towns whose municipal authorities will undertake the responsibility of managing, maintaining, and improving the institution thus set up in their midst.

That is the first clear light that we get from Mr. Carnegie's past as to the way in which he will solve his conundrum.

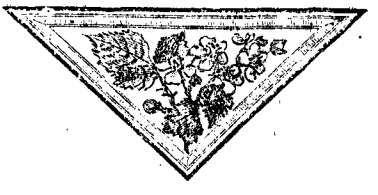
After libraries, Mr. Carnegie's most notable contributions to the public service in the past have been in the opening of musical institutes. This opens a wide field in which it is obvious that Mr. Carnegie may try many experiments, from the building of a national opera house to the endowment of a singing class in a country village. Mr. Carnegie is a passionate lover of music, and he gives the mission of music the second place only to the mission of books. It is easier to found a library than to create an academy of music; but the difficulty of the task attracts rather than deters Mr. Carnegie from essaying its accomplishment. For any moderately wealthy man can found a library. But it requires a multi-millionaire adequately to do anything great for music. I had not an opportunity of discussing with Mr. Carnegie his ideas on this subject, but speaking as an outsider, it would seem by no means improbable that after the success of the experiment in New York, he will establish similar institutions in other great cities. And here, also, we may expect he will act upon the same principle as he does in the case of libraries: he will make his grant contingent upon a certain minimum of local subscriptions, and he will endeavour as far as possible to place the institution under the control of persons representing the community which the institute is meant to serve. I leave it to musicians, and others interested in music, to fill in the details of the many projects, each of which will have its own special allurements for such a music lover as Mr. Carnegie.

"The Republic," he wrote long ago, "will produce not only a National School of Music, but in time develop a national music itself, for it is impossible that so numerous and so rich a people and one so unusually fond of music should long remain without an institution of the highest character for musical culture."

It will pass on to the third branch of expenditure, which judging from the past, will find favour in Mr. Carnegie's eyes. That is, expenditure on technical or scientific education. The gift of £50,000 which Mr. Carnegie

made to the Birmingham University on condition that it subordinated classics to science, and gave degrees for proficiency in science after the fashion of Cornell, is an indication of the direction in which his mind is moving. Mr. Carnegie is naturally much impressed by the way in which Britain has failed to supply the necessary technical and scientific training for her sons. She is behind America and woefully behind Germany in this respect. Mr. Carnegie will probably use his money in order to stimulate progress, so that we may make up lost ground. In Birmingham he offered to give the last £50,000 of the quarter of a million which is being raised locally, and similar offers, although not on such a munificent scale, may be made for stimulating local effort in the direction of technical education. Allied with this there is an interest in preventive medicine and the study of bacteriology —a region of research to the exploration of which Lord Iveagh recently contributed a quarter of a million. Books, music, science, and the endowment of research: these departments of human activity may be regarded as having the first claim upon Mr. Carnegie's millions. In multiplying libraries and promoting the cultivation of music, in stimulating technical education, in forwarding the study of preventive medicine, Mr. Carnegie will go on doing as he has already done, only he will act on a freer hand and on a larger scale. All that lies on the surface, and is the obvious deduction which every one must draw from what Mr. Carnegie has already done.

But there are wider spheres in which Mr. Carnegie has as yet made but tentative experimental advances, which afford fields so tempting, alike from the opportunity which they afford for realising his loftiest aspirations, that it would not be surprising if some of his millions were to be turned in those directions.



CHAPTER II.

THE BRITISH-AMERICAN UNITED STATES.

WHEN a man occupies a unique position in the world he is perforce obliged to look at the world as a whole. Of all the denizens of this planet at this moment Andrew Carnegie alone possesses the control of a 40,000,000 sterling lever, which although it may not be sufficient to lift the world from the ruts into which it has fallen, nevertheless is a longer and stronger lever of the kind than any other mortal possesses. In a previous chapter I have described the result of the meditations of a very different man on the subject of the best way of influencing the world as a whole. Mr. Rhodes's conclusion was that in the development, the extension and the consolidation of the English-speaking race as a colonising and Imperial power lay the best hope for the future of mankind. Mr. Carnegie, while accepting one half of the gospel, rejects vehemently the other half. So far as the English race governs itself, he would agree with Mr. Rhodes as to its providential mission. He parts company from him when Mr. Rhodes would use the English-speaking race as a ruler and governor over other races. But they would make a great mistake who imagine that Mr. Carnegie is indifferent or unconcerned as to the welfare of the rest of the world which does not speak English. He also has an all-the-world outlook as well as Mr. Rhodes, and he is of opinion that his outlook is even wider than that of the great African. For he would contend that the Rhodesian idea is limited to such portions of the world as you can colonise or conquer, whereas the Carnegian idea, while limiting the governmental area of the English-speaking man to such regions as he can colonise and govern with the consent of the governed, extends the influence of our race over all the nations of the world. Mr. Rhodes would conquer what he could and leave the rest untouched. Mr. Carnegie would conquer nothing but would influence all. The civilising mission of the English-speaking race to which both give their assent would, in Mr. Carnegie's opinion, be more effectively exercised if it were confined to the regions of moral influence and industrial competition without being prejudiced by nursing the rivalries and ambitions of conquest. Mr. Carnegie feels on this subject as passionately, and is prepared to make sacrifices for it as liberally as Mr. Rhodes has done for his Imperial ideal. In proof of this we have two facts which are far from being adequately appreciated on either side of the Atlantic.

Mr. Carnegie has been a Republican of the Republicans ever since he put foot on American soil. At the last election he contributed both with his pen and his purse to secure the election of Mr. McKinley. His paper or

he ABC of money was a masterly exposition of the fallacy of the bi-metallists, nd if any one had suggested to him four years ago that he could possibly ave favoured in 1900 the election of Mr. Bryan as President of the United States, he would have exclaimed with Hazael, Is thy servant a dog that he should lo this thing? But so intense is his repugnance to the use of the sword as a means of extending American influence among the dark-skinned races of the world, hat he has broken with his life-long political allies, and at the next election, ife-long Republican and Gold Metallist as he is, he will be found ranged mong the supporters of Mr. Bryan, a Democrat and Silver man. Party ies are tighter in the United States than they are in this country, and nly a thoroughbred American politician can realise the wrench which it must ave been to Mr. Carnegie to go over to the camp of the men against whom he has been waging political war all his life. The second fact is ne easier for the non-American to appreciate. By the terms of the treaty of Peace, the United States paid Spain 25,000,000 dollars indemnity for the Philippines. On the payment of this sum there was made over to the United States the sovereignty over the Archipelago of the Philippines, with ts eight or nine millions of dark-skinned peoples, whose sentiments were not aken into consideration when the bargain was concluded between the Spaniards and the Americans. Against this transfer of a vast population, as f they were chattels to be sold with the soil, Mr. Carnegie has never ceased o offer an impassioned resistance. Seeing that the discussion of the question was complicated by the payment of the Spanish indemnity, Mr. Carnegie offered, from his own purse, to recoup the United States treasury for all the millions which it had paid to Spain, in order that the financial argument could no longer be used as a reason against the recognition of Filipino ndependence. Whatever he may think as to the anti-Imperial faith of Mr. Carnegie, Mr. Rhodes himself would be the first to admire the magnificent munificence of the millionaire, who in order to avert what ne considered a political crime, was willing to plank down five millions. The test of a man's belief in anything is said to be his willingness o pay for it. Mr. Carnegie in offering five millions down to redeem the Philippines from pawn, gave a practical proof of the faith that was in him, nd showed to a cynical and unbelieving world that there were still Americans who were willing to sacrifice any sum rather than assent to what they regarded as a national apostacy.

Mr. Carnegie, it may be said, was defeated, and the war in the Philippines s still going on. That is true, but they little know the temper of Mr. Carnegie, if they imagine that such a reverse weakens his determination to persevere to the end. Like every Scotch boy, Andrew Carnegie was taught n early youth the lesson which Robert Bruce learned from the spider, and he has reason for believing that the further the Americans go in their Philippine adventure the more will experience enforce the soundness of the principle which for the moment he has pressed upon deaf ears. Nothing indeed is more probable than that the bitter disappointment and chagrin which Mr. Carnegie has felt over this Philippine war, may be the decisive element which will lead him to adopt a course the need for which he might not otherwise

have admitted. What Mr. Carnegie has been compelled to admit by the bitter experience of the last few months is the same which we in England have also had to learn, namely, that we cannot depend upon the influence of our country being used on behalf of the principles to which we believed they were pledged. The same bitter humiliation which has overtaken most of us who, at the Hague Conference, believed that England, under Lord Salisbury, was leading the world in arbitration, will understand what Mr. Carnegie feels in contemplating the action of the McKinley administration in the far East. Mr. Carnegie, indeed, feels it worse than what we do. For we, at least, have always been aware of the existence of the virus of jingoism in the veins of John Bull. Britain, as we know of old time, is subject ever and anon to a kind of demoniacal possession. Criminal and lunatic as is this African war, it is but the recurrence of an all too familiar phenomenon in English history. With Mr. Carnegie it was different. He had made the American Republic the god of his idolatry. He believed with his whole heart fervently that the Government at Washington was the sworn champion of the cause of Peace and Arbitration. That in his eyes was the peculiar glory of the Republic. Imagine then his dismay on discovering that the fair creature of his fond imagination is now wallowing like any wicked monarchy in the bloody trough of Asiatic war!

Mr. Carnegie is a man of peace—he loathes war. He fondly believed that before America could ever have recourse to arms, no matter what party was in power, her adversary must first be offered Arbitration and have declined it. The possibility of the United States going to War without having given her adversary the offer of Arbitration, would have seemed to him in those days a hideous nightmare. And if at the same time he had been told that his beloved Republic would be maintaining a huge army in order to compel the only Republic in Asia to submit to the sovereignty of the United States, he would have scouted the notion as absolutely unthinkable. Nevertheless it has come to pass, and what is worse it has largely been brought about by that approximation to Great Britain, which he once cherished as affording the brightest hope for the lover of peace. But when evil abounds it is necessary that grace should much more abound, and the temporary triumph of evil is as a trumpet call summoning the faithful to do battle for the right.

Mr. Carnegie has left the world in no doubt as to his principles on this matter, or as to the comparative importance of the principles which in his belief dominate all others. In his "Triumphant Democracy" he wrote a year ago:—

> Of all the desirable political changes which it seems to me possible for this generation to effect, I consider it by far the most important for the welfare of the race that every civilised nation should be pledged, as the Republic is, to offer peaceful arbitration to its opponent before the senseless, inhuman work of human slaughter begins; and for all the just and good measures by which the Republic has won my love, next to that by which she made me her own citizen—next to that for which I will fight for her, if need be die for her, and must adore her forever—I thank the Republic for her position in regard to international murder, which still passes by the name of war.

There we have it plain and flat. The first principle to which Mr. Carnegie is pledged is the principle of peace, with arbitration as the necessary security for peace. It is this which Mr. Carnegie has to oppose to the Imperialism of Mr. Rhodes. Where the African says Empire and Conquest the American says Peace and Arbitration. Such are the two principles embodied in these two men which are at the present moment striving for mastery in the English-speaking world. It is a critical moment, and one which calls for instant action and resolute self-sacrifice. For the future of the English-speaking world may depend upon whether the two principles can be co-ordinated or whether the principle of Imperialism and Conquest succeeds in driving out the brighter ideal of Peace and Arbitration. It largely depends upon Mr. Carnegie what answer is to be returned to this question.

This subject naturally divides itself into two sections. The first, that in which Mr. Carnegie and Mr. Rhodes are at one; the second, that in which they are in opposite camps. One object that they have in common is the promotion of the union of the English-speaking race. I have already set forth with considerable elaboration of detail the growth of Mr. Carnegie's mind on this subject. He is left, as I pointed out, in practically the same position as that occupied by Mr. Rhodes. They both believe in the English-speaking man, they desire to see him increase and multiply and carry the principles of liberty, justice and peace throughout the world. In order to fulfil this mission it is necessary that the great blunder of George III. should be undone, and that the consciousness of race unity should override the sense of antagonism born of one hundred years of separate development. Mr. Carnegie has done more than any other American to popularise this idea. Many years ago, when there were very few to share his faith, he proclaimed his confident conviction that the sense of unity would ultimately overcome all antagonistic influences, and that the English-speaking race would confront the rest of the world as one vast federated commonwealth. The lustre of this ideal has been of late a little tarnished, in Mr. Carnegie's eyes, by the discovery that the two sections of the race are quite as likely to come together on their worse as on their better side.

Anglo-American reunion, if it were a reunion of the best elements in the Empire and the Republic, would be a blessing to mankind. But Anglo-American reunion, if it take place upon the Jingo platform, would be an unmitigated disaster for mankind. The American and British Jingoes act and re-act upon each other with disastrous effect. As deep crieth unto deep, so the arrogant asserter of race ascendency in London answers to his brother in New York, and the two keep it up to the disquiet of the nations. The achievements of British Imperialism in Egypt and India have undoubtedly spurred the Americans on to see what they can do in a similar direction in the Philippines. Mr. Rudyard Kipling's martial lyre is heard by as many people in the United States as in the United Kingdom. Mr. Chamberlain, not content with leading the Jingo forces at home, has time and again undertaken as a labour of love the inciting of Americans to a career of Imperialism and Asiatic conquest. Mr. Carnegie, contemplating the slaughter that is

taking place in South Africa, and the murderous warfare that rages in the Philippines, may well be pardoned if he feels that the coming together of the disunited sections has by no means made for peace and righteousness. If the British-American alliance takes place on the platform of Mr. Chamberlain instead of the platform of Mr. Morley, it would be an undisguised menace to the rest of the world. But unless some energetic step is taken in both countries to enable the forces antagonistic to jingoism to support each other in their common campaign, that combination à la Chamberlain is by no means improbable. As a patriotic American Mr. Carnegie may well regard with sorrow the future, when the arrogant impulses and the spirit of selfish vainglory in his people are subject to the direct incitement and alluring temptations of British jingoism. Our heady British Imperialism is not exactly the tipple to be recommended to the sober and staid Republic of the West. Neither do we want to have all the natural evil impulses of our Jingoes stimulated to more activity by the cheers of the jingo press of the States. But unless something is done to bring what may be called the better and pacific element of the Republic to the front, and at the same time to extend the influence of the sober and sane section of the British in America, the field will be given over to elements, the unrestricted domination of which must be regarded by any serious observer with dismay.

It is not merely that British and American jingoism act and react upon each other with evil results. It is tolerably certain that sooner or later, and probably sooner rather than later, the two swashbucklers will quarrel among themselves, and that all the more easily because they speak a common language. There are far too many points of friction between Great Britain and the United States for the friends of peace to contemplate the cultivation of a hoity-toity mood on either side without misgivings. The habit of trampling ruthlessly upon those who refuse to submit to our dictation will invariably develop a habit of mind which sooner or later will provoke a collision. It is nonsense pretending that the ties of common language, common faith, common liberty, and even a common foreign policy, are sufficient to avert the possibility of war. The Northern and Southern States in 1861 had all these ties, and more besides; but for four years they fought the bloodiest war of the century. And as it has been, so it may be again. There is no security for peace so great as the constant recognition of the rights of others, the readiness to admit that we may be in the wrong, the anxious desire to put ourselves in our neighbour's place, and to do unto him as we would he should do unto us. Lord Rosebery may consider that the policy of "sublime magnanimity" is too good for daily use. But the policy of endeavouring to deal justly with our fellow-man, and to do to him as you would he should do unto you, is a much more useful maxim for the conduct of international policy than the hectoring policy of naked selfishness so much favoured by our Jingoes.

It does not matter whether it is in the Transvaal or the Philippines or in the uttermost ends of the earth—the temper generated by wars of conquest, the nursing of a nascent democracy upon the bloody milk of foreign war is exceedingly apt to pass from a word to a blow. The tropical,

or semi-tropical, temper fostered by military expeditions, the feverish unrest that is bred in the people at home by the constant excitement of battle news, on land and sea, bode ill for the future relations of the two States, which of all others are in the closest contact and most amenable to mutual irritation. It needs no prophet to foresee that the whole force of the new diplomacy and the yellow journalism, which for a year or two past has been employed to impel Britain and the United States into warlike enterprises against non-English-speaking races, may at any moment be used to hurl Britain at the throat of the United States. The unregenerate Jingo demon, whose organ is the *Times*, is never entirely exorcised in this country, and at any moment is capable of resuming his ancient sway over our people and of impelling them to try upon the Republic of the West the same high-handed methods which they are employing at present with the Republics of the South. As Mr. Carnegie knows, there are many men quite as wicked and quite as reckless in his own country, and they have quite as large an amount of national vanity and national pride to appeal to as we have here. I do not lay any stress upon the difficulties still outstanding between Canada and the United States on the subject of a Canadian water gate to Klondike, although that difficulty is not yet settled and may easily become serious. But if every outstanding difficulty were to be satisfactorily settled to-morrow, the day after would produce a new crop, none of which would be insoluble if the national temper were sane and serene, but any one of which might provoke a struggle if the national temper were to be puffed up as it is at present by the hierophants of Ascendency, Paramountcy, or by whatever pseudonym is at the moment employed by the Devil of Pride.

All this must be even more painfully obvious to Mr. Carnegie than it is to us, and the question therefore naturally arises as to whether nothing can be done to guard against this threatened danger. It is obvious that no peril could be conceived that threatens more directly the great ideal of Mr. Carnegie's life. No less obvious is it that the evil, which is so deeply rooted in the Old Adam, and which is ministered to daily by the priests of the temple of mercenary journalism, must be combated on a great scale. To emit now and again a magazine article, or to distribute a pamphlet or tract, is too much like the prescription of a pill as a preventive for an earthquake. Mr. Carnegie is probably at this moment gravely considering in what way he can best use the means which are at his disposal for combating this spirit of evil in both lands which claim his allegiance. For if we but think of it, he is in the position of the ruler of a realm which might at any moment be exposed to the incursion of a horde of savage invaders. As the weapons of our warfare are not carnal, but spiritual, so the frontiers of the region which Mr. Carnegie has to defend are not material but moral. The statesmen and heroes of the little Greek commonwealths, upon whom was thrown the burden of stemming the turbulent tide of Asiatic invasion, were not more loudly called to defend civilisation against barbarism, than are the friends of Peace at this moment to stand on their guard against the attack of the brutal forces bred within our own frontiers, which at any moment may overwhelm in one mad outburst of

frenzied passion the realm which the labours of long generations had almost reclaimed as an abode of settled Peace. There are many ways of coping with this danger, but before any of them can be adopted it is necessary frankly to recognise the reality of the peril, and to realise something of the havoc that would be wrought if in one wild moment the latent savagery of the two English-speaking races were to cry havoc and let loose the dogs of War.

I have no authority to speak of Mr. Carnegie's ideas or of Mr. Carnegie's intentions in this matter. I am like any other outsider endeavouring to guess how Andrew Carnegie will deal with the situation, as I am able to diagnose it. And as it is perfectly possible for the veriest landlubber to prognosticate with unerring certainty what a capable sea captain will do if, when he is under full sail, the glass falls rapidly and there are unmistakable signs of tempestuous weather on the horizon, so it is possible for any outsider who realises the dangers which threaten the English-speaking countries, and who knows the sincerity and far-seeing prescience of Mr. Carnegie to conclude that some such reflection must be passing through his mind, and that he is asking, What, then, can be done?

The first thing surely is to create in each country a kind of Watch-Tower in which a thoroughly capable expert observer should be charged with the duty of keeping watch over every incipient sign of coming trouble. There is no ship that traverses the sea which does not keep a constant look-out. It is necessary amongst other things for the avoidance of collisions. But our many-millioned democracies plunge at full steam through the stormy sea of Time without entrusting to any one on board the task of keeping an eye upon the horizon. The officers and crew are all living from hand to mouth from day to day, trying to keep their feet the best they can, and are all too busy in that operation to spare a thought for the storm which looms black on the weather bow. It is no use pretending that the Foreign Minister for the time being is the man on the look-out. What the Foreign Minister concerns himself with is questions which have reached the dignity of despatches—that is to say he is the man who steers when the ship is in the midst of the storm; he takes no notice of the storm until it has burst upon him. Neither can it be said that the newspapers are the watchmen of the commonwealth. Half of them are usually employed in making the mischief against which it is necessary for the friends of Peace to stand on guard; the rest are employed with the events of the day, and are much too busy turning out copy and making journalistic "scoops," to worry themselves about anything that is too far away to affect their circulation. Of this we cannot have a better illustration than the last time that Great Britain and the United States almost came into collision.

The storm about the Venezuelan frontier had been brewing a long time in the United States, before it burst in President Cleveland's message. But owing to the lack of any Look-Out man in this country, in a position to give effect to his warnings, the message of President Cleveland came upon the British public as a great surprise. They were utterly unprepared for it, and for the moment it seemed as if in their astonishment and ignorance they might easily take up an attitude from which it would have been impossible to retire,

and might easily have involved the two nations in war. Yet it needed no great expert to have foreseen the certainty of trouble in Venezuela. I well remember months before President Cleveland's message, taking down to the Colonial Office and to other Ministers a warning sent me by Dr. Shaw, my colleague and partner, the editor of the American *Review of Reviews*, as to the serious character of the Venezuelan trouble. I found Ministers utterly uninformed on the subject, and blankly incredulous. I published Dr. Shaw's warning in our press, and there also it fell upon deaf ears. There was no Look-Out Man to pay attention to the signs of the times, and as a result the two countries were within an ace of being involved in war.

Such an object-lesson teaches us that one of the greatest necessities is to provide that there shall be in each country a Look-Out station under the direction of a thoroughly competent observer, who will keep his weather eye open for elements in either country tending to the development of antagonisms which unless checked at once it might be difficult to deal with hereafter. Of course there are always certain elements which the Evil One can ever rely upon to set England and the United States by the ears. There is the Irish voter, who hates the oppressor of Ireland, and can always be relied upon to fan a smouldering grudge into an active flame. On our side we have the much more God-forsaken class of political reprobates in the shape of our Jingoes, especially those who for the whole of the century have found their organ in the *Times*. This element is a constant force always to be relied upon to aggravate national misunderstandings and to inflame international controversies by arrogant displays of insolent Pharisaism. These elements are constant features which have to be reckoned with, as navigators reckon upon the trade winds or the Gulf Stream. Their existence renders dangerous many differences which might otherwise have been ignored. Hence the necessity for keeping a vigilant watch upon every manifestation of ill-feeling or misunderstanding.

Such a Look-Out Man would be of course in close confidential relations with the ambassadors and foreign secretaries to whom he might often be of great service. The first primary function would be to keep in touch with all manifestations of public opinion whether in the press or elsewhere. To have a man in Washington and in London thoroughly capable, alert, active, energetic, with such necessary assistance as he might need for the due performance of the functions, that surely is the initial step which should be taken if any serious attempt is to be made to avert future complications.

There is of course often a difference as to the facts, a perfectly honest difference, but no harm would come from stating this. When any question came up, say of Alaska or Venezuela, or of any other matter, the Look-Out Man would obtain from the Ambassador and Foreign Minister a statement giving the brief on each side. They would then compare notes, set out clearly the exact points of difference whether as to facts or as to deductions, and circulate these through the Press. It would narrow the issue down to a definite point. At present all the forces of evil continually endeavour to widen the issue, and to bring into it all manner of irrelevant questions which inflame passion and confuse the issue. Of this we have had only too

painful an illustration in the controversy which preceded the breaking out of the war with the Transvaal. It will be objected that when national passion is excited facts count for nothing. That is no doubt true, but a timely administration of the facts would very often render it impossible for mischief-makers to excite the passions of the multitude. An instance of a very striking kind occurs in the knowledge of everyone. The great card upon which the advocates of the war with the Transvaal rely is the story that the Boers have been arming for fifteen years past with a view to attacking England. This is a fiction which is demonstrably false. Nothing is more clearly proved, by the evidence of the Outlanders and the war-party themselves, than the fact that arming of the Boers did not begin until after the Jameson Raid. So long as they thought they could trust us to refrain from attacking them they had no more arms than sufficed them to deal with warlike native tribes. But as soon as they found that they were liable to invasion from our territory, and that a strong party in England was clamouring for the destruction of their independence, than they set to to arm themselves in good earnest. The prompt demonstration of the fact that the Boers did not arm until after the Jameson Raid would have spiked the chief gun of the Jingoes. Other instances might be brought forward, but that will suffice. Again and again nations have been brought to the verge of war and sometimes into war by the circulation of falsehoods which no one was in a position to contradict. A timely lie well launched is ever the Devil's favourite resource when all other methods have failed to launch the nations at each other's throats.

But it will not be sufficient to have our Look-Out Man unless his warning voice can be heard by the officers in charge of the ship of State. It would be difficult for Mr. Carnegie, with all his millions, to construct a megaphone to enable the voice of the Look-Out to be heard above the roaring clangour of the business of every day. But the keepers of the ears of Democracy are the newspapers, and the Look-Out Man would naturally be in touch with the leading journalists of the country. Of these he would find a certain number were in hearty sympathy with his object, and with those he would enter into a more or less informal alliance. It would be idle to hope that the journals which live by fomenting passion for no higher motive than the sensation which it creates from day to day, could ever be weaned from their mischief-making course. It is at least possible to separate the sheep from the goats in newspaperdom. At present no attempt is made to rally the peace-making forces in journalism, or to secure any concerted action on behalf of peace, either for dispelling misunderstandings, contradicting falsehoods, or allaying passion. It is with these better class of newspapers that the Look-Out station would be in communication.

One of the indispensable duties of such a central organisation would be to secure in every constituency, or electoral district, the unpaid service of an earnest man or woman, who would act as the local agent to the central office, being the eyes and ears of the Look-Out Man in that particular electoral district. Their object everywhere would be to prevent the circulation of false statements, to discountenance all lies, to inform themselves of English or

American sentiment, as the case might be, and to bring promptly to the knowledge of the Look-Out Man any symptoms of common danger. For such local centres would address themselves naturally to all those ministers and priests who regard themselves as the accredited ministers of the Prince of Peace and endeavour, as far as possible, to convert the organised Christian Church into an agency for promoting fraternal feeling among the nations of the world. This Look-Out station, with its local organisations, might be grafted upon the existing Anglo-American leagues, excellent bodies which perform limited functions with great success. But neither in this country or in the United States are they organised to report on the possible cause of national differences. The League and its committee, where they existed, would be invaluable auxiliaries, and Mr. Carnegie might count upon their support. But in view of the possible dangers ahead, it would be as idle to rely upon the Anglo-American committees to do the work as to run an Atlantic liner full speed across the path of icebergs, relying for safety solely upon the fact that an ex-Lord of the Admiralty and the Secretary of the Navy were hobnobbing over cigars in the smoking-room of the steamer!

As soon as the Look-Out Man in either country began to draw up his report, which they would interchange with each other, it would be found that there was need for more active propaganda in favour of the fraternal unity of the two branches of the race. To begin with the first and most obvious matter, great need would be experienced for the plain intelligent statement of the facts relating to every question that was being discussed between the nations. Again to refer to the Venezuelan question. How much angry sentiment might have been averted, how much more sensible and reasonable might have been the discussion, if at the outset every newspaper office in the country and every public man had been provided with an accurate map setting forth the various boundaries which from time to time had been proposed, with a reliable statement as to the exact condition of the territory in dispute. The wildest assertions were made on both sides.

But it is not only in the prompt dissemination of accurate information, and the immediate contradiction of false statements circulated for the purpose of inflaming popular passion that such an organisation as I am suggesting might be potent for good. Mr. Carnegie years ago laid his finger upon one great source of mischief, namely, the continual inculcation of anti-British sentiments in the American school-book. Every American child is brought up to regard Great Britain as the Power in warring against whose ambition and despotic will all the heroes of American national story achieved greatness. The extent to which the modern American school-book inculcates anti-British sentiments has been much debated, but it is not denied that a good deal still remains to be done before the young American is made to realise how entirely the Englishman of to-day accepts the American point of view as regards the revolutionary struggle of the eighteenth century. It would not affront the national sensitiveness, it would indeed be rather a crowning glory if young America, after learning all the achievements of Washington, had to be taught that their national hero had not merely achieved the independence of the United States, but that as a result of his victory had completely converted Great Britain

to a belief in the soundness of the principle for which he fought. The fact that George Washington is recognised by Englishmen as the greatest English-speaking man of the eighteenth century would do much to dull the anti-British edge which is apt to be given to the patriotism of American youth. In England we have not much to mend in the matter. Our sins must be sought in other directions. But what is more important than any elimination of anti-British sentiment is the introduction of the new conception of the unity of the English-speaking race. The habit of regarding the English-speaking world as a unit can easily be inculcated at school, and as it would tend to double the extent of the world which the young American or the young Englishman can regard as their national inheritance it would not be very difficult to secure the adoption of that idea.

Following this train of thought it would seem that the principle of inculcating wiser and saner and more rational sentiments concerning each other, and especially concerning the questions which from time to time arise between Canada and the United States, might be acted upon in many directions, especially in schools and colleges. If Mr. Carnegie were to take into his head to offer travelling scholarships of say £50 to allow a hundred of the flower of American and British youth to spend an autumn holiday in travelling in each other's countries, on condition that they reported when they returned home to the school in which they gained the scholarship what they found best worthy of admiration in the country which they visited, a direct incentive would be given to the inter-communication and to the unity of the race which could not fail to have good results. This is only one of many methods in which money could be legitimately used for the benefit of both nations to promote a growth of the sense of common interests and essential unity.

The same ends might be sought in many other ways. The Anglo-American League in London some time ago proposed the formation of an Anglo-American club. The idea fell through for lack of financial support. But no one can deny that a common meeting-place, where American visitors would find themselves at home when in London or Glasgow or Liverpool, would tend to facilitate that friendly personal communication between Britons and Americans, which is so greatly to be desired.

One of the minor methods of promoting a closer union between Great Britain and the United States might well command the support of Mr. Carnegie's Look-Out Men and peacemakers throughout the country, and that is the reduction of the postage between England and America from twopence halfpenny to a penny. When this agitation was begun some dozen years ago, assertions were made as to the impossibility of carrying letters across the sea for a penny. Since then the impossible has been achieved, and a penny is now the postal rate between England and almost all the British Colonies. It would be a natural step towards the reunion of the race if the area of the penny postage stamp were extended so as to include all the English-speaking lands.

There is another phase of this question which would probably appeal more directly to Mr. Carnegie than anything else: that is whether or not it

is possible to arrive with any degree of certainty at the bottom facts of the great question which is at issue between him and Mr. Rhodes. Why should not a small Commission, composed equally of competent English and Americans, be appointed to make an exhaustive study in the various countries in which subject races are governed by Europeans, as to the moral, social, and political effect of Imperialism upon both rulers and ruled? A small international committee of half a dozen bright, unprejudiced young men might be sent in pairs to visit India, Egypt, South Africa, French Tonquin, and Russian Central Asia. In twelve months they would certainly succeed in getting material for a much more exhaustive study of the influence of the Imperial races upon those which they govern than any which now exists. They would bring fresh minds to the subject, and would make it their business to collect the opinions of the best authorities on the spot. They would probably differ according to temperament, as to the conclusions which they drew, but they would at least be able to arrive at an opinion as to the essential facts upon which the judgment of the public must be based. Mr. Carnegie believes in scientific research in questions of the health and disease of the individual. He believes that the world is at present suffering from a great disease of the body politic, which he calls Imperialism. What would be more natural for him to do than to decide that the diagnosis of this disease should be undertaken *de novo* in a scientific spirit by a picked body of experts? The only difficulty in the way is the question of funds, and that is no difficulty to him.

If such a Look-out Station or Watch Tower as I have suggested were to be established in each country, it would become the natural agency for rallying the forces that make for peace and combating the forces that make for war. At any time crisis arises, it would be in a position to summon to its aid all the resources of civilisation in the shape of the press, the platform, and the pulpit, in order to oppose the forces which are at such times always in favour of war.

At present the task of looking after the pacific relations of the two countries is left to the care of the ill-organised and worse financed Friends of Peace. The task which lies before Mr. Carnegie is much greater than that of merely promoting peace. He wishes to bind the two English-speaking nations into one, and for that purpose it is necessary to be able to mobilise the forces of those who are prepared to defend that unity against all attacks. Lectures, demonstrations, discussions—to say nothing of the distribution of literature, and all the methods by which it is possible to permeate the public mind with truth.

To do this two things are necessary; the first is the intelligence to direct, and the second the money to meet the necessary expenses. Mr. Carnegie is in a position to command both.

CHAPTER III.

THE UNITED STATES OF EUROPE.

WE now come to the second division of the subject, that in which Mr. Carnegie and Mr. Cecil Rhodes part company. This relates to the field outside the limits of the self-governing English-speaking communities. Mr. Rhodes' doctrine in one respect has a wider sweep than Mr. Carnegie's, for it provides for as many of the dark-skinned races as can be brought within the limits of the British Empire. But in another respect it does not go so far. Mr. Rhodes has not as yet at least formulated any policy for dealing with the inhabitants of those regions of the earth who are not coloured British red upon the map. Mr. Carnegie on this point has the advantage over Mr. Rhodes, for his formula of Peace and Arbitration is capable of universal application. It is true that the formula leaves a great gap, and makes no provision for dealing with those races which are at the present moment under the domination of a European power. It is not quite clear what Mr. Carnegie would do if he were suddenly created dictator of the British Empire. What, for instance, would he do with British India? Leaving that out of the question for the moment, Mr. Carnegie's programme is undoubtedly capable of application wherever there are independent sovereign states.

The advocacy of such a principle places Mr. Carnegie in a position in which, owing to an exceptional combination of circumstances, he may be able to achieve quite an unlooked-for success. Those who were present at the Hague Conference this summer admitted that while the governments showed an astonishing readiness to concur in the principle of the Arbitration Convention, there was no hope of securing the application of that Convention unless the deliberations of the Conference were followed by a vigorous propaganda of peace among the people. This opinion was expressed repeatedly by all the leading delegates, notably by Baron d'Estournelles, the able colleague of M. Bourgeois on the Comité d'Examen. Baron d'Estournelles repeatedly impressed upon me the fact that the success of the Conference depended upon the education of the peoples. The machinery of the permanent tribunal of arbitration on which the Conference agreed, the admirable code of rules which it laid down would all be wasted unless vigorous and sustained measures were taken to bring home to the knowledge of the people the immense step which had been taken in advance by their representatives at the Hague. The Hague Conference brought us to the verge of a new era of international accord, and although its fair promise has been cruelly marred by the criminal policy pursued by England in South Africa, the fact remains unaffected by the apostasy of the British

Government from the principles which it professed at the Hague. Th Emperor of Russia did his part in summoning the Conference, the Briti American, and French governments did their parts in using the Conferenc for the purpose of establishing a permanent system of arbitration, bu it now remains for some *deus ex machina* to take up the matter wher they left it; and to give effective form and expression to the latent longin of the human race for a period of settled peace.

Whoever would play the part of such a *deus* must first of all be a enthusiastic and devoted believer in the principle of Arbitration. Secondly he must be a man whose hands are free from all complicity in any recen international crime. Thirdly, he must, if possible, be a new man who ha command of the funds necessary to provide the wherewithal to found a net work of peacemaking agencies. There is only one man, it seems to me, a the present moment on the surface of the planet who fulfils these conditions and that man is Mr. Carnegie. Never did a more magnificent *rôle* await an mortal than that which it is within his power to assume. The Pope of Rom is probably the only man who realises the immensity of the part which lie at Mr. Carnegie's feet. Although he is so old and stricken in years, an trammelled by a mass of theological and ecclesiastical prejudices, he is never theless profoundly convinced of the need for some such propaganda as tha to which I am alluding. Within the limits of the Roman Church he coul and would, no doubt, actively co-operate in any effort made to bring home t the hearts and consciences of the faithful the duty of utilising the peace making machinery created at the Conference at the Hague. But so far a the public at large is concerned the Pope is hopelessly handicapped b theological prejudices, and also by the lack of available funds with which t carry out his benevolent desires. Mr. Carnegie would start free from any o the prejudices limiting the Pope. Being merely a private man without an political or personal ambitions he could address himself to the task of peace promoter without exciting any suspicion as to his motives. He has given ampl proof that he has neither part nor lot in the policy which has involved his coun try in the war of conquest in the Philippines. He believes in Arbitration dow to the ground, and his faith in Democracy and the progress of Humanity is a simple and as sincere as that of a little child. Over and above all else he ha command of funds with the aid of which it would be possible to effect an absolut transformation in the popular mode of regarding questions of peace or war I do not know how far Mr. Carnegie has elaborated the idea of giving effect t his well-known convictions as to the supreme importance of pushing the caus of Peace and Arbitration. But I know that down even to the latest meetin of the international Inter-Parliamentary Conference at Christiania he ha followed the arbitration movement with close and deep interest. As a citize of the United States, he naturally regards with the keenest sympathy th tentative efforts which the continental nations are making towards th realisation of the ideal of the United States of Europe. With all effort towards international organisation, I know he is heart and soul in sympath What, then, would be more natural for him than to organise a Bureau c Peacemakers, which would be created and maintained for the express purpos

of averting war, allaying disputes, and assuaging the passions which mak war inevitable?

It is idle to say that nothing can be done in this direction, for nothin has yet been seriously tried. Excellent men and women in all countries hav spent their substance and their lives in the work of peace propaganda. Bu they have been a feeble folk at the best, and always on the parish for war of a few pence to carry on a widespread work of organisation. It is nc pleasant to contemplate a crusade against the war system, which has revenue of over £200,000,000 per annum, by means of organisations whic are at their wits' ends for funds to pay for postage stamps. Mr. Carnegie i a man who can realise better than most the absurdity of such a positior Should he go into the work of giving practical effect to the decisions of th Peace Conference he would not deem a million too large a sum to dedicate t one of the noblest and most fruitful of all the works of human kind. A million sterling sounds a gigantic sum to those who are accustomed t collect their subscriptions to Peace Societies in shillings and half-crown: but a million is the cost of only one first-class ironclad, an engine, whos peace-making efficiency is undoubted, but which is strictly circumscribe to one region of influence. The million which an ironclad costs to buil could be expended in the endowment of a Bureau of Peacemakers for th general promotion of international good-fellowship, and even the most cynica and the most sceptical must admit that it could not fail to produce a muc more immediate effect. It may be objected that the Peace Conferenc provided for the creation of an international tribunal of arbitration with permanent bureau at the Hague, and that there is therefore no need for an private or unofficial effort to supplement this machinery. No one wi express such an opinion who had taken the trouble to cast even a cursor glance over the provisions of the Arbitration Convention. In the firs place the Bureau was jealously forbidden to take any initiative. It was t wait until the disputants set it in motion. An attempt was made to giv it a right to call the attention of disputing powers to its existence, bu this was defeated. That duty was undertaken by the Powers them selves. The Bureau was strictly restricted to purely clerical tasks, and it ca no more act until the case is officially laid before it than the Court of Queen' Bench can take action upon the news that its members may read in the dail papers. Hence the need for a Bureau of Peacemakers which would not b trammelled by any official red tape, but which would make it its specia business to know where friction was arising in the bearings of the inte national machine, and to proceed to apply oil betimes.

In connection with this Bureau of Peacemakers there should b established an International Library, rendering accessible every work of refe ence on any point of international law that might arise to trouble the peace c nations. At present no effort is made to organise or to distribute informatio which tends in the direction of peace. The peace societies, no doubt, struggl heroically with a task for the discharge of which they have neither the mean nor the organisation. Their circulars and their publications are read only b the converted, and the great world passes them by on the other side. It woul

be a great step in advance if there was, at least, one place conspicuou throughout the world where a capable staff of experts was maintained for th express purpose of supplying information, and promoting by suggestion o otherwise an amicable settlement of questions in dispute between nations.

It is a curious reflection upon the nature of the faith of Christendom in th formula of "peace on earth and goodwill to men," that down to the presen time Christendom has never had a single common centre where men c peace, of character, and of capacity can be found to whom the statesmen c the world could apply for friendly counsel or helpful advice. "Blesse are the peacemakers," said the Sermon on the Mount, "for they shall b called the children of God." There is little anxiety to deserve tha title, for to this day there is not even one individual in the world who i set apart by his fellows for the purpose of making peace. The devil is bus enough, and the sons of Belial ply their trade at all times. The fools scatte the firebrands of insult with braggart boasting all day long, none daring t bid them nay. But we have not even succeeded in grafting upon Christendon any institution analogous to the famous Fecial College of ancient Rome, b which there was at least secured that solemn appeal to the enemy on the ev of a war which would avoid all possibility of misunderstanding the real natur of the dispute. I can conceive of no nobler mission than that which lie waiting Mr. Carnegie should he decide to undertake this international task He would become at once, if not an international Power, an internationa Influence—an influence that would constantly be wielded in the cause of al that lies nearest to the permanent interests of the human race.

No one can pretend that there would be nothing for a competent staf to busy itself about. The air is full of questions which are in debate betwee the nations which may at any moment materialise into a cause of war. Bu one half of these questions would be resolved into thin air if the facts wer but distinctly ascertained and clearly stated.

Take, for instance, the quarrel which has unfortunately terminated in wa in South Africa. Mr. Kruger was willing at all times to refer the subject t international arbitration; but this was barred by the British Governmen because they refused to recognise the position of the Transvaal as a independent sovereign state, with the right to appeal to a foreign Power fo the adjudication of its disputes with Great Britain. But if there had been well-established Peace Bureau at the Hague, which had no Governmenta affiliations whatever, but was simply and solely what its name implies—a staf of peacemakers who had proved their independence, integrity, and impartialit —how welcome it would have been to both sides if a Peace Ambassador fron such a bureau had been available to interpret the inarticulate acceptances o Mr. Chamberlain, so as to make them intelligible to the somewhat slow an suspicious Boers! A friend in need would have been a friend indeed.

The *rôle* which it is suggested Mr. Carnegie might play is that which i olden times was discharged by the representatives of the Catholic Churc The proposed Peace Bureau is really but an attempt to carry out on a secula basis one section of the work which properly belongs to the Church Universa But the progress of civilisation is marked by the continual splitting up c

functions at one time exercised by the Church, and entrusting them t independent bodies, which sometimes have no ecclesiastical affiliations what ever. At one time, for instance, the Church was the only schoolmaste To-day the priest is superseded by the school-board. The provision c libraries is another task which has been transferred from the hands of th Church. In like manner the Church, having ceased to be available as th peace-making bureau of the world, it is strictly in accordance with precede that her functions as pacificator should be carried out by a specially organise secular staff.

What has been said in the preceding section of this chapter as t the functions of the Look-Out Men in the United States and the Unite Kingdom would also apply to the functions of the proposed Internation Bureau. The moment any question arose which threatened the peace of th world, a representative of the Bureau would be at once despatched in order t report from the spot after hearing both sides. At the present time when di putes arise representatives hasten to the place, whose objects are often th reverse of peaceful. The journalistic emissary, or special commissioner, who sent to write up the subject, seldom considers that he goes in a judici capacity; still less that his first duty is to do what he can to preserve the peac On the contrary, the general idea is that he is to make the best case he ca for the side which his paper supports, and that the interests of the pap rather than the interests of peace are paramount. It is natural that th should be so. He is employed by his paper, and his editor is usually mo anxious to have good copy than to promote the peace of the world at th sacrifice of the interests of his journal.

It would be different with the representative of the Bureau of Peac makers. He would go with the single purpose of endeavouring to ascertai the exact truth, and to know exactly, so far as it could be ascertained, how th difficulty could be pacifically surmounted. His report need not necessari be published, but in most cases it would be received by the press of th world with a respect which no other communication would command. N expense would be spared, either in despatching a commissioner for th purpose of investigating facts or in telegraphing them throughout the worl as soon as they were definitely ascertained. By this means the Bureau c Peacemakers would have the advantage of being the first in the field wit information, and the general public, instead of being fed for days and week with garbled and partisan narratives, would be presented in the first instanc with a judicial report setting forth the statements of both sides and th summing up of an impartial expert whose only interest was the promotion c peace. In the process of time the advent of the Peacemaker turning his searc light upon obscure and disputed facts would come to be regarded as a invaluable adjunct to the peace-making machinery of the world. As th Bureau would be a purely voluntary private association with no powe behind it save that which comes from publicity and the respect whic its judgment would inspire, it would create no international jealousy an excite no suspicion of ulterior motives. It would become a new Stat in the world, whose watchword is Peace. To be the founder of th

State without territory, whose Empire would lie in the hearts and consciences of mankind, is a mission which might have satisfied the ambition of a Hildebrand. Thus opportunity lies at the feet of Mr. Carnegie. Given the possession of adequate funds and a position such as that of Mr. Carnegie's, of absolute impartiality and independence of all governments, there is nothing to prevent him constituting an international bureau, the names of whose members would be a passport to the respect of the world. In the international jurists and men of affairs who were assembled at the Conference at the Hague there were many admirably qualified for the post. They would necessarily indeed be selected from many nations, and their natural seat would be close to the bureau of International Arbitration which is to sit at the Hague. As in the case of the Look-Out Service in the English-speaking world, the task of the bureau would inevitably broaden. From being merely peacemakers endeavouring to extinguish with a cold douche of fact the flames of international misunderstanding, it would tend naturally to become the promoter of all efforts to promote a sense of the Fraternity of Mankind.

Take for instance the effort which has been made for some years past to secure an annual meeting of the representatives of the parliaments of the world who are in favour of peace and arbitration. These Interparliamentary Conferences have been productive of much good, but international hospitality is still in its infancy. King Demos has many wasted opportunities as well as much wasted wealth, and one of the opportunities which he wastes is the use of the ordinary simple, time-honoured rites of hospitality as a means of good fellowship and keeping on good terms with his neighbours. Hitherto, the rites of international hospitality have been almost entirely confined to monarchs. Emperors and kings, princes and grand dukes have in every age known the advantage of keeping up the practice of neighbourly calls. No year passes without one or more notable visit by a crowned head to a brother sovereign. It is idle to say that these visits are mere matters of ceremony, signifying nothing, they form an essential part of the mechanism of modern government. No doubt on many occasions the Kaiser, Tsar or king may not enter into any treaties or develop any change of policy when they pay the visits which are so diligently chronicled in the newspapers, but they may be none the less useful on that ground. It is essential that the ruler of a modern State should be in more or less personal and sympathetic touch with his friends and neighbours. Not all the apparatus of telegrams, telephones, ambassadors, and special plenipotentiaries can do away with the need of personal acquaintance. But although this principle is recognised by emperors and sovereigns, the representatives of King Demos have never taken it to heart. Even in England, where we have the advantage of a monarchy as well as parliamentary institutions, the example of our own Sovereign has failed hitherto to impress this truth upon the minds of our people. Nevertheless, the time is coming, if it is not even now at our doors, when the House of Commons will consider the making of due provision for the exercise of the rites of international hospitality as one of the duties of the State which should not be confined to the visits of Shahs, Ameers, and Sultans. In other words

as kings entertain kings, so should the elected representatives of the people show hospitality to each other. Parliaments should entertain Parliaments, members of Reichstags and Chambers of Deputies should meet on the same friendly footing round the hospitable board as the sovereigns whose power they have largely inherited. This is no Utopian dream. A beginning has already been made towards its realisation, and it is because the time seems peculiarly propitious for such a development that I venture to suggest to Mr. Carnegie the desirability of giving greater development to a germ which has already shown good promise of vigorous growth.

There is a danger that a certain austere school among the representatives of the people may resent an appeal to the pleasures of the table as unworthy the high standard of virtue which should be maintained by civilised men. Nevertheless, such pedants of political purism will do well to consider what happened at the Hague. There were representatives gathered together expressly for the purpose of arriving at a friendly solution of the great problems endangering peace. They were well-disposed, and by common consent there never was any assemblage of diplomatists gathered together in Europe where the element of personal jealousy and national rivalry was so conspicuously absent. Nevertheless, it is a fact that the Conference at the Hague would never have arrived at a satisfactory result but for the fact that the delegates were constantly meeting each other at luncheon and at dinner. Not only was the mid-day meal provided for the members of the Conference by the hospitality of the Dutch Government at the Huis ten Bosch, but one at least of the delegations made a special point of utilising the rites of hospitality as a means of overcoming differences which threatened to render their deliberations abortive. Whenever a very knotty question was coming on, this delegation was in the habit of inviting those members of the Conference whose opposition was regarded as most dangerous, to lunch or to dine, and it was invariably found that when people were eating and drinking and smoking together they were in a much better mood to appreciate the virtues of a compromise than they were when assembled in the committee-room. All people, plenipotentiaries included, are very human, and food and drink have been recognised from time immemorial to be potent contributors to the development of friendly intercourse. Every one recognises this in private life. Why should we any longer refuse to recognise it in the affairs of nations?

Mr. Carnegie might become the Mecænas of Internationalism, and round his hospitable board the representatives of all the nations might realise, better than before, the fact that the Creator has made of one blood all the nations of the earth.

There are many other forms of Internationalism which would prosper greatly from such fostering care as that which we are discussing. Mr. Carnegie has already mentioned many subjects upon which concerted action might be taken in the way of assimilating the laws of different nations. He has only to carry this principle a little further to confer a great benefit upon all mankind. The International Law Association has been labouring zealously in considerable obscurity for several years endeavouring

to establish a common standard of law governing the relations of peopl of different nations who do business one with the other, or reside in eac other's territory. This Association, like many other related societies, in a constant state of anæmia for want of funds. Another task which migl well be undertaken, if it were possible to find the funds for paying experts without whom nothing could be done, is the codification of internationa law. It is one which everybody admits should be done, and being every body's business is left undone.

These few hints will suffice to indicate something of the wide field c usefulness which waits for some one to enter in to possess it. I hav said comparatively little of the work of direct propaganda. But tha of course, would need to be taken in hand. At the present momen nine-tenths of the population of Europe have no knowledge of wha was done at the Hague, or that the Powers were able to agree upo the establishment of a Tribunal of International Arbitration. What i needed to be done is to organise in each country a system of propagand by which the facts could be brought home to the people, both by the pres and the platform. If this war in the Transvaal had not intervened, the lon nights of this winter would have been utilised for the delivery of illustrate lantern lectures upon the Peace Conference: what it was, what it did, an how best use could be made of its decisions. The war has spoiled tha among many other good things. Still, the work ought to be taken in hand and the sooner the better. Active organisers, eloquent lecturers, could b secured if the friends of peace were as ready to back their opinions wit money as are, let us say, the South African Association whose agitation pre cipitated the present war.

Side by side with the active apostolate of peace for which th Continent is waiting there would be the publication of literature bearin upon the subject. We have Religious Tract Societies and Bible Societie but we have no similar organisation for appealing to the millions on a subjec which lies equally close to their pocket and to their consciences. Wer this design carried out to its full extent, there would be a Depôt of Peac Literature in every large town in the world, where in every language, books pamphlets, and tracts would be rendered accessible to all those who wish t inform themselves or to enlighten their neighbours on the subject of the Wa against War. In connection with the depôt there would also be a nationa representative of the bureau, whose duty it would be to act as Look-Out Ma and Ambassador for Peace in each capital. His position would be a cros between that of a first-class newspaper correspondent and the Ambassador c a foreign Power. He would have all the liberties of the former, and a goo deal of the prestige which belongs to the latter. At first it would, of course be necessary to go warily and slow, for everything new is regarde with suspicion. But a very brief season would suffice to prove the utility an trustworthiness of the new appliance which had been added to the resource of civilisation. Of course it is needless to say that the Peacemakers' Bureau with its peace apostles in every capital, would be in the closest touch with a newspapers, nor would it fully realise its ideal unless it were in a position t

supply an immediate contradiction to all false statements endangering international peace which might appear in the columns of the press. But if i were merely to limit its operations in the first instance to the issue of accurat information, carefully drawn up after consultation with the best authorities o both sides, and the issue of clear and accurate maps, it would justify it creation.

There is another branch of the operations of such a Bureau which is mor delicate, and at first sight, perhaps, less obvious, but anyone who has ha practical experience of the kind of agencies by which nations are hurried int war, will recognise the utility of such an extension of the work of the peac maker. While nations are in the fever-heat which precedes the plunge int war, the most familiar symptom of the malady is the increase of mo violence. Anyone who ventures to claim a fair hearing is howled down, an he sometimes considers himself fortunate if he escapes with his life. Th machinery by which free speech is virtually suppressed, at a time when of a other times it is most important that it should be vigilantly defended, is ver simple. A few wealthy persons of the war party, by the expenditure of a fe pounds, introduce a body of roughs into meetings. Being well prime with beer, they are instructed to howl and create sufficient discord to prever any discussion of the question at issue. This is a gross outrage upon th first principle of good government. But it prevails almost universally owin to the absence of any organisation in defence of freedom of speech an the right of the Friends of Peace to be heard. Hitherto the Friends of Peac have suffered in silence, nor have they even discussed the possibility c vindicating the rights of free discussion by resort to the tactics of the adversaries. The time however is come when it should be recognised as one c the duties of all friends of peace and believers in Democratic principles to pr vide adequate remedies for the organised rowdyism which is a cheap and brut weapon of the war party. Organisation should be met by organisation, an those who disturb meetings by physical force should be met by a physic force equal to their own. This no doubt is a task which requires ver careful handling, but the necessity for it is indubitable. The men who creat disturbances in a meeting summoned for the free discussion of a question c eace or war have a right to be protected from violence and tumult. I ery case the first appeal should be made to the constituted authorities ut if, as usually happens, the police protest that they are impotent maintain order, then the task should be undertaken by a competen orps of defenders of the right of public meeting. Any attempt to creat disturbance should be instantly quelled by the summary ejection of th isturber.

No doubt this would involve organisation, and it would entail occasionall free fight. But the rowdies would have the law against them, and th uestion of force is a mere matter of organisation and money. Quite apar om the question of peace and war, the experience of our own temperanc formers is sufficient to show the need for organising in defence of thi ementary right of free men. Such a task as the organisation of a corp r the purpose of maintaining peace, even if it be necessary to fight fo

it, could not be undertaken by the International Bureau. But its organisation could be used for advising and encouraging local national organisations to undertake the task. What peace people can never be got to understand is that they are powerless unless they organise, and helpless unless they are ready to defend themselves against their adversaries. We have got to fight fire with fire in such cases, and it is no use expecting the principles of peace to prevail unless their advocates are backed by sufficient force of a defensive kind to prevent them being gagged by organised tumult.

The children of this world are wiser in their day and generation than the children of light. The *Daily Telegraph* published six months ago an extremely interesting interview with a young rowdy who for the last six years has organised "popular" demonstrations in France. This gentleman, who appears to be an expert of the first rank, explained naively to his interviewer how manifestations of "popular enthusiasm" were got up in France. He knew for he had got them up from the time of General Boulanger down to th demonstrations against Zola. It was all a question of half-a-dozen ringleade with as many score followers. The price ran so many francs per head fo the ringleaders, so much less for the rank and file. Give this organiser s many francs per head, and he was prepared to get up an overwhelmin demonstration in Paris or in French towns at a few weeks' notice. The caus was quite immaterial. It might be for the Republic or against it, for th Duc d'Orleans, or for Albert Dreyfus, against the Jews or in their favour. I was all one—provided that the indispensable francs were forthcoming; the demonstration would be got up and delivered per order with the utmost punctuality and despatch.

This brings us to another branch of any organisation which undertook seriously to defend the peace of the world against the machinations of the advocates of war, and that is the work of the detective. A good secret service fund should be organised which would ascertain the exact truth concerning the interests which inspire the action of those who are clamorous for war. This would be an invaluable adjunct to the peace-keepin machinery of the world. When men clamour for war they usually disgu their real motives behind the protestations of the loftiest patriotism. E when you look behind the mask it is extraordinary what mean motives oft dominate these blatant patriots. This man has a fat army contract, anoth one sees his way to hiring ships for transport, and the third is speculating f the rise or fall as the case may be. But all those and other motives even l reputable are at present sealed from the public eye. The poor public is of the victim of conspirators who do not hesitate to launch nations into war in order to fill their own pockets. To know all this, to have our finger on the secret spring of the bellicose action of our warmongers would be invaluable. We might not make use of the information, but the fact that it was accessible and could be used on occasion would tend more than anything else to allay the public ardour of many of these pocket patriots. This would not be hitting below the belt, nor would it be introducing the principle of espionage. It would simply be ascertaining all the facts which the

public ought to know, but which are at present carefully hidden from its gaze. At present, when the war fever is in the air, it is common form for the advocates of war to accuse every one who pleads for peace of being a salaried agent of the enemy. This is done because the Jingoes know by instinct that nothing damns a man so terribly in the opinion of the multitude as the suspicion that his public action is prompted by motives of private greed. What they do unjustly, hurling damning accusations as deadly missiles against the advocates the peace, the Friends of Peace must do in self-defence, using no falsehood, but truth, and confounding their adversaries by an exposure of the corrupt and sordid motives that often lie at the back of their professions of patriotism.

I have said enough, however, to show that a great field of varied activity and of immeasurable usefulness lies unoccupied before Mr. Carnegie, should he have the courage and ambition to occupy it. Certain it is that if this ideal were even but half realised, an immense change for good would be wrought in the temper of the democracies of the world in discussing the vital question of peace or war.

CHAPTER IV.

"THE BEST YET."

DISCUSSING the question of the best disposition of the gigantic fortune now at the disposal of Mr. Carnegie, it is natural we should turn to a consideration of collective rather than individual ideas. For Mr. Carnegie's £40,000,000 is the greatest collection of wealth which now lies at the disposal of a single individual. It is therefore natural, without in any way pandering to collectivity, which is the abhorrence of the true Spencerian to consider in what way such a fund could best be made available for mankind in its collective capacity. Other people might approach this subject from other points of view, but Mr. Carnegie is almost certain to approach it from the point of view of the Book. Other millionaires may endow universities. He has always preferred to endow libraries. For his mind has ever been dominated by Carlyle's conception of the library as being the best university. He has founded noble libraries, but they have been libraries for the benefit of particular communities such as Pittsburg and Edinburgh. Neither he nor any one else has attempted to found a great World-Library. The question naturally arises whether such a project may not be looming before his imagination.

The great Alexandrian Library, the treasures of which were used as fuel to heat the baths of the city, has left no successor. There are no doubt immense libraries in many capitals, each with its particular sort of literary treasure. But a great World-Library, in which could be found everything that has ever been committed to print or MS. that is best worth preserving, has not yet been created. Two hundred years hence, five hundred years hence, to say nothing of a thousand, a period shorter than that which intervenes between us and the men who destroyed the Alexandrian Library—what will be left of all our enormous accumulations of printed books?

A suggestion was made many years ago by Mr. Frederic Harrison which Mr. Carnegie or any one possessed of similar means might find it worth while to carry out. Mr. Harrison's idea is that as we are continually lamenting the absence of any authentic record of the life of the ancients we might at least endeavour to supply for posterity the need from which we suffer so acutely. Mr. Harrison's idea, if I remember aright, was that there should be excavated in the interior of some mountain in a region not subject to earthquakes a vast subterranean museum in which there could be stored models, plans, pictures, and other representations of the life of the nineteenth century. In the chambers of this unique museum there would be found the latest and best specimens of every invention—locomotives and marine engines, the most

perfect dynamo side by side with the torpedo boat and the quickest quick-firing gun; a specimen of a palace in the nineteenth century and a reproduction in miniature of the most famous buildings which are the pride and glory of our time. It would also include a collection of the finest statuary and the best pictures that were produced, and would be a collection of the best that the nineteenth century has given to the world. These he would store in this receptacle where thieves could not break through and steal, where neither moth nor rust could corrupt. After the collection was complete he would have the entrance closed, cemented up, and sealed with many seals to remain inaccessible to mankind for a hundred years. At the end of that period he would have the highest constituted authorities break the seals, and remove the stone from the sepulchre in which lay buried the treasures of a century, in order that they might be inspected their safety assured, and the treasures of the twentieth century added to another wing of the subterranean museum. Then it would be sealed up again, and so forth. By this means there would be preserved for remotest posterity materials by which those who live long after us would be able to realise the world of to-day, and all its greatness and its defects, its grandeur and its squalor. The idea is an attractive one, although it has its drawback in the proposed compulsory interment of many of the finest works which the century has produced. Mankind would never allow the *chefs d'œuvres* of a century to remain buried in this fashion, only to be visible once in a hundred years to the eyes of men. But there is something in Mr. Harrison's suggestion which might easily fascinate the mind of the millionaire.

Suppose that instead of constructing a museum of buried treasures there were to be accumulated in some similar position of unassailable security all the best books in the literature of the world. There would be no need to expend fortunes in the accumulation of rare volumes and unique exemplars of first editions. These things are the curiosities of bibliography, and need not concern the man who is busied in creating a new Alexandrian Library. Suppose, for instance, that somewhere in the heart of some great mountain there was hewn out from the living stone a temple worthy to be the permanent abode of the best printed thoughts of all mankind. In the spacious chambers hewn from the solid rock, impervious to all changes of temperature, free from the danger of fire, or from the much more insidious peril of damp, secure from the ravages of war and inaccessible to the pillager or thief, there could be stored all that is worth preserving as the literature of the world. To such a World-Library all the nations in time would be proud to contribute of their best, but the starting of it can only be undertaken by private initiative. To found it would cost much more than to endow many free libraries, and the immediate gain to the present generation would be slight; but the foundations would be laid for the creation of a permanent monument, an everlasting memorial of the literature of the world. This would be indeed a Temple of Fame more enduring than monumental brass, in which would be enshrined the written and printed records of the best thoughts of the human

race. Compared with this what would be the rude rock inscriptions which laborious students spend a lifetime in endeavouring to decipher, or what the more elaborate and precise cuneiform records which the industry of Layard unearthed from the dust heap which covers the palaces of Nineveh? Such a library would not need to be hermetically closed like Mr. Harrison's museum and only once opened in a century. It would not, however, be a lending library in any sense of the term, nor even a library for general reference. But it would be accessible under strict conditions to all scholars or students who were deemed worthy of the privilege. Its chief use would not be as an accessible fund of knowledge, but as a permanent mine in which would be stored up for generations that are to come all that is best in the literature of the world. Arrangements could be made in accordance with Mr. Harrison's idea by which, on the approach of war or in times of revolutionary excitement, the entrance to the World's Library would be so securely closed as to render access to its buried treasures a task demanding more time and patience that either invaders or revolutionaries would care to bestow. No civilised conqueror would destroy such a library, and if we could imagine an invasion of barbarians, such as those who destroyed the art treasures of Ancient Rome, the obstacles at the entrance might easily be made sufficient to arrest the objectless fury of mere destroyers.

It is probable that these suggestions would appeal more strongly to other millionaires than to Mr. Carnegie, whose mind is of an intensely practical type, and who is much more disposed to concern himself about the immediate present than about the remote future. But for a practical man like Mr. Carnegie, with a living faith in the utility of libraries, and a burning desire to render the literary treasures of the world more easily accessible to mankind, there is one great field of achievement which must appear peculiarly tempting. I refer to the need of a World Index of all that is best in the literature which has been produced by man. We have great libraries which for the most part are mighty mazes without a plan. We have a wilderness of books before which the student stands aghast. In order to enter into this vast continent and subdue it, it is necessary to run roads through it to open it up and enable the reader to make his way at once to whatever section he desires to explore. A book without an index is often like a pump without a handle. A library without a catalogue and subject index is comparatively useless, and the larger it is the more useless it becomes. Here surely is a magnificent field for the munificence of the founder of libraries. We have colleges of heralds, colleges of cardinals, colleges of all manner of functionaries, but we have as yet never seen a College of Indexers. The project has been mooted again and again, chiefly at Congresses of librarians but somehow or other it does not materialise. Possibly it is waiting for an endowment from Mr. Carnegie's millions.

The lament which Cardinal Newman uttered long ago remains to this day as true as ever. "We have a vast inheritance but no inventory of our treasures. All is given us in profusion; it remains for us to spread, distribute, select, harmonise, and complete. We have more than we know how to use of learning, but little that is precise and serviceable." Mr. William Wheeler,

the author of a digest-index to Addison's *Spectator*, has for many years taken a leading part in advocating the formation of a College of Indexers. His ideas are very elaborate, as may be realised from the fact that his digest-index to Addison's *Spectator* occupies one hundred and seventy-eight pages of double column small print. This digest-index is not only an index, but a key or companion volume to the work indexed, and is drawn up with the express object of ascertaining whether it is possible to make a complete and orderly survey of any book and to secure uniformity of plan in indices or surveys prepared by different persons. Mr. Wheeler believes that in every university or learned society, in every town of any size, not only in England but all over the world, there are to be found many persons who are willing to be employed as indexers if only they could be set to work and furnished with general instructions. Be that as it may, it is obvious that many things are necessary to be done. First we want a catalogue of books before we index them, and we must index them generally before we can attempt any such exhaustive analytical subject index as Mr. Wheeler proposes.

The need for some such index is admitted by all librarians and by all students. The need for an index to periodical literature led in the first place to Poole's Index in Chicago, and led to the publication of Miss Hetherington's "Annual Index" of periodical literature which is issued every year by the REVIEW OF REVIEWS. Without these two indexes it is about as easy to discover an article which has appeared in the innumerable magazines of the day as it is to find the proverbial needle in a haystack, whereas with the aid of those keys or clues to the maze of magazine literature it is possible to trace any article on any subject that has appeared in any important English-speaking magazine. What Mr. Poole and Miss Hetherington have done for the periodical literature of the day needs to be undertaken on a larger scale for the literature of the world. Owing to the lack of some such generally accessible key to the temple of human learning students and authors often spend years in studying up subjects which have been exhaustively dealt with before they were born by men of whose labours the modern student had never heard. There is no scheme of socialism so complete as the socialism of literature. Every idea which finds its way into print becomes the property of any one who can grasp it, and the accumulated wisdom of past generations represents a bank deposit upon which each one of us can freely draw. But unfortunately most of us have lost our cheque books, and instead of starting in life by drawing from the accumulated experience of mankind, we all begin to heap up our own capital in pennies and pounds only to discover at the end of many years that we might have started where we leave off if we had only known what had been done before and where to find it. Mr. Carnegie may well revel as he contemplates the service to mankind which would be rendered by the foundation of a college of experts who would undertake the organisation of a system by which the whole literature of the world might be indexed, so that the best that had been written about anything could be rendered immediately accessible to any student within reach of a good library. The only attempt to realise such an ideal that

I know of is that made in Belgium. There exists in Brussels an institution enjoying a miserable endowment from the Belgian Government of £800 a year, but provided with accommodation in one of the buildings of the State, which is attempting, with altogether inadequate resources, to carry out some such idea as that which I have described. Senator Lafontaine is the leading spirit in this excellent enterprise. Such a central College of Indexers would naturally have its related institutions in each country, but this would follow in due time. The Central College once founded would inevitably stimulate such local national enterprises.

It will be noticed that in speaking of the formation of the World Library in the subterranean Temple of Fame, and in the indexing, I have referred to the collection not of all, or to the indexing of everything, but to the collection and indexing of all that is best. This is a vital distinction which must never be lost sight of. For one of the great difficulties which every student has to surmount is the enormous mass of indifferent or second-rate matter which obstructs his path when he wishes to find the pearl of great price in which he is in search. Libraries, especially those great national repositories of printed paper, which, like the British Museum, of necessity, collect everything that is printed, regardless of its quality or its value, are apt to become mere lumber rooms, in which not even the expert can find his way about. Even such elementary indexing as they attempt to execute is in arrears, and the result is little better than the accumulation of a literary dust-bin, the *omnium gatherum* of all the flotsam and jetsam of the press. In the proposed Index of the World's Literature the task of the rejection of the unfit and unworthy is an indispensable preliminary to the collection or the indexing of that which is most helpful to mankind.

And this brings me to the keynote of the present chapter, to a suggestion which Mr. Carnegie, or another with even less means, may I hope consider worthy of attention. Matthew Arnold defined culture as the knowledge of the best thoughts of the best men of all times. Has the time not come when some vigorous practical effort should be made to render such thoughts generally accessible to all men? In other words, can we have a better working ideal for the twentieth century than an attempt in the first place to ascertain what is the best that has yet been done or dreamed of by mankind in the centuries gone by, and then to level up the mass of mankind to the most advanced point attained by those who may be regarded as the pioneers of the race? To discover the best that has yet been achieved, and to set it forth before the eyes of all, is a realisable ideal for the twentieth century; it is a task so simple, so obvious, so utilitarian, as to commend itself to the common-sense of all. Herein we have the germ idea for a University for the Twentieth Century, differing from all existing universities in that it would be not an institution for training generation after generation of ingenuous youth, but a vast institution where would be pooled the accumulated wisdom and experience of mankind for the purpose of rendering it universally accessible to all the children of men. The university, as it at present exists, is chiefly a teaching apparatus, the mechanism for imparting to the individual the training necessary to equip him for the war-

fare of life. Some of the universities, it is true, have departments for original research in various branches of human learning, but no university that at present exists takes as its field the collection of the universal sum of the collective experience of mankind, and deals with the human race as a whole. The body politic for instance, where is there in any university a department devoted to the study of its diseases? For the study of the maladies of individual men there are institutes in plenty, but the social organism, whose health or ill-health affects the happiness of millions of men, is treated as a non-existent quantity, excepting in a few of the more advanced American universities where sociological study forms part of the course of lessons. A University which would be to all other universities a common centre, if not a head, which would divert none of its energies to the teaching of classes, but would concentrate its attention upon discovering the best that had yet been achieved or learned by mankind in every department of human endeavour, and which would have as a second duty the promulgation of that best as a standard for universal endeavour—that university has still to be founded, and millionaires might find in founding it a new and fruitful field for the employment of their wealth.

This ideal of "The Best Yet" is one that is more and more destined to dominate the imagination of the coming century. Standing as we do in the foremost files of time, looking back on the dim and distant ages through which our forefathers struggled slowly from savagery up to civilisation, we are aware of certain summits of achievement, mountain peaks of triumphant endeavour, which tower like the Alps above the level plain on which the majority of the race spends its life. These mountain peaks mark the highest that Humanity has achieved, and which having once achieved it may again attain. Unfortunately the heights by great men reached and kept are not merely unattainable by the common herd, but are even unthinkable by most men. It is probable that millions of human beings at this moment imagine that the men of this age are more civilised and stand higher than any generation in any past period of our history. Sam Slick's unceremonious brushing aside of the Greeks and Romans on the ground that they did not count as they had no railroads in those days is unfortunately too faithful a type of many. Mr. Ruskin no doubt has done something to abate the conceit of the present generation; but it is not so much by rebuking the arrogance of our self-conceited soap-washed barbarians as by keeping continually before their mind the thought of other generations which left a record which we have never been able to equal much less than to lower. The culture of Ancient Greece, the peace that reigned in Central Europe in the palmy days of the Roman Empire, the genius and devotion which sprinkled Europe o'er with cathedrals, the art which glorified Italy in the fifteenth and sixteenth centuries, all these things represent in various departments the highest to which we look up as the dwellers on the South American littoral look up to the snow-clad heights of Chimborazo and Cotopaxi. In almost every department of human endeavour, supreme excellence appears to be attained for a moment and then to be lost. This generation excels above all things in the

manufacture of instruments of war, a speciality of which we have no particular reason to be proud. In this also it may be that the tide after reaching its highest level may slowly ebb. As it is in material things, so it is in morals, religion, art, and politics. Even if we did not extend our survey beyond the field occupied by the present generation we are impressed with the variety of achievements on the part of various peoples. Each race has its special talents. But what any human being has accomplished, no matter of what nationality, is not beyond the pale of possibility for other human beings, and nothing encourages so much as the spectacle of success.

In such a University as we are considering, the first task of its students would be to elaborate as the normal standard a conception of life based upon the noblest and best achievements of the human race in every sphere of human activity. This ideal standard based only upon what had been actually realised by mankind would be a continual incentive to progress in every department of life. It would be a map, as it were, of the stations occupied by the vanguard of Humanity and therefore much more helpful and encouraging than the Utopias which the seers and the poets have builded in the astral realms of imagination. This conception of a university which would make an attempt to grasp human life as a whole and deal with humanity as if it were a great organism, which Herbert Spencer has described it, would appeal naturally to Mr. Carnegie as a devout Spencerian. It has commended itself to others who are not Spencerians and who are not particular admirers of Mr. Carnegie. Mrs. Sidney Webb, for instance, a year or two ago, said that if she were a millionaire she would use her money to endow what would be one department of such a university. She suggested that the best use to which a millionaire could put his money would be to undertake to tabulate and render generally accessible all that is known concerning the social problems which perplex mankind. She proceeded:—

> The first requisite for any wise reform is exact knowledge; and it is just this exact knowledge that is at present so conspicuously lacking. Whether it is the Drink Traffic or the Population Question, the working of Local Government or the alteration of Electoral Machinery, the Incidence of Taxation, or the Abolition of the Sweating System, the Housing of the Poor, or the Regulation of Women's Work—in all these and many other issues, the great obstacle to improvement is Ignorance: not mine or yours, but everybody's. It is literally true that, on no one of the subjects mentioned is there at present available, even to the most assiduous statesman, anything approaching to a scientific diagnosis of present conditions, or a scientific investigation of past experiments. The result is that the great majority of proposals for dealing with pressing evils bear upon them the stamp of quackery.

If I were a millionaire I would found a whole "Faculty" of Political Science in the new University of London, with laboratories and libraries just as extensive and as well-endowed as if the subject were engineering or electricity. I should know that such an endowment would do more to alter England for the better than forty hospitals. If I had £10,000 to give, I would endow a single professorship, stipulating for research in some one department. If I could not do so much as this, I would at least subsidise the London School of Economics and Political Science, where scores of

eager students are now checked from sheer lack of money to pay the expenses of investigation.

Even if I could spare only £100, I would start some particular bit of research. I would, for instance, engage a clever woman to collect and catalogue for the British Library of Political Science all the English, American and foreign literature relating to factory legislation, for lack of which we are always trying experiments that have failed elsewhere, or omitting just those provisions which would make a Factory Act at once unobjectionable and effective.

Evil is wrought from want of thought rather than from want of heart; and as Mr. Gladstone in reviewing Mr. Carnegie's "Gospel of Wealth" declared, the gross neglect of duty which prevails is probably due to a mixture of ignorance and carelessness. Carelessness must be dealt with by other measures, but ignorance may be dispelled in the manner which I am suggesting. Take, for instance, this very matter of Mr. Carnegie's Conundrum. Where is there available for Mr. Carnegie's use in any library or university in the world a report embodying all the accessible information as to the use of great wealth of individuals for public service? You may ransack encyclopedias and turn over catalogues without end, but nowhere is there available for Mr. Carnegie's use a record of what millionaires have done in the past or what have been the results that have followed their benefactions. Surely this is one of the things that any Intelligence Department of the human race should have at its finger ends. As it is with this question of the munificence of millionaires, so it is in almost every department. Millionaires are few, and there are other classes much more numerous, much more in need of guidance, who are destitute of any handbook or Vade Mecum which would enable them to profit by the experience of men in other centuries, or in other climes. Not only would the existence of an institution which made it its business to discover "The Best Yet" tend to facilitate the efforts of those who are seeking to improve their fellowmen, but it would act as a continual incentive to those who have not yet realised how far we are behind. The mere existence of a record, as may be seen every day in every department of sport, is a challenge which results in continual attempts to excel. A cyclist no sooner lowers a record for a thousand miles than half-a-dozen others come forward to try to outdo his exploit. We want more of this spirit of record-breaking in other fields than the racing-track; and if the formulation of the record performances of the human race inspired emulation, the result could only be for good.

This method of looking for realisable ideals for the human race in the recorded results of the best that has yet been achieved, is capable of infinite application. Take, for instance, the production of the Bible. The Scriptures of the Old Testament, which are a compendium of all that is best in the literature of the Hebrew race, affords a good example of what needs to be done in other departments for other races. So useful, so handy, so indispensable did this compendium of the law, the prophets, and the history of Israel become, that the pious instinct alike of Jew and Christian felt bound to ascribe the idea to the direct inspiration of Omniscience. Without entering

into the controversy as to the inspiration of the Scriptures, it will be more practical to inquire how it is that those who believe most in the Divine inspiration of the Bible have done so little to take a hint from their Creator? Mr. Cecil Rhodes' doctrine, that if there be a God who cares anything about our actions He probably wishes us to do what He does Himself, may well be quoted in connection with this subject. If the Almighty in His wisdom gave mankind the Bible, mankind might at least take a hint from the Divine example, and endeavour to furnish itself with books somewhat similar in character, in design and in object. What then is the distinctive characteristic of the Old Testament Scriptures? It is a compendium of a mass of literature too bulky to survive; it is a kind of Hebrew pemmican—or, if I may say it without irreverence, a kind of REVIEW OF REVIEWS—of the literature of a race which had as its special mission in the world the inculcation of the moral idea. Other races have had other missions. But what race is there which has attempted to condense into a Bible the message and the story of its National life? What we have to do for English literature and history is what the editors of the Sacred Canon did for Hebrew literature and history: to make a book that will give the condensed essence of the life and history of our race from the earliest times down to the present day. This is an old idea of mine, which I set out at some length six years ago in a memorandum, printed in a former ANNUAL, entitled "Two and Two Make Four," together with some observations from Professor Bryce, to whom my draft project was submitted.

But it is not merely in national life that we can take a hint from the inspired volume. The idea that the Infinite Ruler of the Universe was interested solely with questions of human conduct, and that all the infinite variety of other manifestations of human activity were matters with which He had nothing to do, is a heresy which still lingers in certain quarters. Although a heresy it is but the exaggeration of a truth, like many other heresies. For there is nothing comparable, in importance to character and conduct, which is the result of character. The Book of Books, therefore, deals primarily and chiefly with moral questions. But although character affects all questions, it is now generally recognised by mankind, that the law of God is exceeding broad, and that no revelation of the Will of God can be regarded as even aiming at completeness, which does not touch upon all phases of human conduct and of human knowledge. Hence the gradual evolution of our knowledge of the supreme Law, which the theologians call the Will of God, and the scientists the Law of Nature, is a revelation of the will of God. The revelation of God to Man is progressive, for every fresh advance in our knowledge of the world in which we live contributes to our knowledge of our Maker. The Time Spirit who sang—

> 'Tis thus in the roaring loom of Time I ply,
> And weave for God the Garment thou seest him by

embodied a truth, the full appreciation of which is still far off. But if we grasp it firmly, even if we realise it but imperfectly, it enables us to see the

need for other Bibles than the supreme Book. If the Infinite revealed itself miraculously through messages given to Hebrew seers two thousand years ago, it no less reveals itself continuously and progressively by the increasing illumination of the understanding and the continually extending capacity of the Reason of Man. If we cannot by searching find out God, nevertheless, by careful study of His footsteps in the world which He has made, we can form some conception of His being more adequate than we should have possessed had we never made such observations or used them for material for framing our ideas of the Infinite.

This principle may be carried into every department of human life. There is a right and a wrong way of doing everything. The right way which is in accordance with scientific law is in accordance with the Will of God. That which is opposed to the natural law is contrary to the Divine Will. Take, for instance, the simple question of building a house. If the wall is out of the perpendicular, gravity, which is the manifested Will of God in brute matter, pulls the wall down, and against that inexorable law there is no appeal. All Divine laws do not exert themselves so immediately and imperiously as the laws of gravity, but their influence, though subtle and sometimes long delayed, is not the less real. It is all the more important that the working of the invisible Law should be made manifest for the guidance of mankind. If we admit the postulate that all natural law is an embodiment of the Will of God, and that our knowledge of natural law increases, widens, deepens, and renders more correct our conception of God, then we may begin to discern that the formula of "The Best Yet" gives us a clue to the latest and most authentic revelation of God to man. The Best that mankind has achieved or imagined marks the nearest approximation of the imperfect mortal to the Infinite Divine, and the Scriptures of the World are a record of such approximation. It is from these starry mountain-tops we are able to gaze, as from Mount Pisgah into the Promised Land.

The man who has the clearest insight into, let us say, the making of steel, and who knows the best way to manufacture steel at a minimum expenditure of sweat and cash—that man is for the manufacture of steel, for the moment, the most authentically-inspired Prophet as to the Will of God in relation to the making of steel that is to be found on this planet. He may be superseded by another to-morrow, as the Old Dispensation was superseded by the New, for the law of growth is the law of life, and, as Cromwell said, when we cease to be better we cease to be good. No Divine Revelation in material things is final, but progressive, and the inspiration of yesterday is continually superseded by the newer revelations of to-day. But "The Best Yet" that the mind of man has conceived represents the latest, most up-to-date revelation of the will of God in that particular department, and should be regarded as such. What follows then? Has not the time now come when some effort should be made to gather together the various "Best Yets" in all matters relating to ordinary daily life, and especially to the life of man as a member of the great Body Politic, the Modern State, which would enable the ordinary citizen to have, side by side with his Hebrew Scriptures and his National Bible, a volume of no greater bulk, which would contain for his guidance and inspiration a

record of "The Best Yet" that mankind had been enabled to achieve in the various fields of human life and thought which it falls to the lot of each of us to till? But, alas, who is there that can point to such a volume in all the libraries of the world? That task yet remains to be accomplished.

There are endless treatises upon every department in which men have toiled, but a compact compendium, or Book of Books, summing up the sum of all, and affording information to the student as to the direction in which he could most profitably turn his attention or pursue his studies—that is still to be compiled. If we may borrow an illustration from another great World Religion, we are very much like the followers of Mahommed before the compilation of the Koran. When the Arabian apostle received the inspirations which for 1,200 years have moulded the character and guided the life of the millions of Islam, he used to jot them down upon anything that came handy. It is said that many of the more important Suras were hastily jotted down upon the flat shoulder-bone of the joint on which the prophet had been dining. These precious texts, whether on shoulder-bone or parchment, or tablet, were all flung together higgledy-piggledy in a chaotic heap. It was not until after many years that the correct text was copied out from this mountain of mutton-bones and scraps of parchment and given to the world as the Bible of Islam. The task which the devoted compilers of the Koran successfully accomplished needs to be performed again in relation to the records of the experiments and the verified conclusions of Humanity. The task is vaster, for the experience of Humanity covers a wider field than that of the prophet Mahommed; but that only increases the necessity for endeavouring to compile the Koran of the modern world. The task is one sufficiently splendid to fascinate the imagination of any millionaire. But possibly it may be undertaken by someone who has no millions to finance his enterprise, who, like many other benefactors of the world, may barely be supplied with the pence wherewith to buy his porridge. Mr. Carnegie, in one of the passages of his writings, has eloquently insisted upon the fact that the men who achieve great things in the world are seldom born in the purple—they were born, like Jesus of Nazareth, in a manger, and reared in the midst of hardships and privation. Nevertheless, although it may be impossible by endowment to create originality—you cannot forge genius out of guineas—it is possible by money to provide for compilation and for editing.

The Bollandist Fathers, who publish that monumental work "The Lives of the Saints," supply an instance of human endeavour directed by means of endowment to the production of works that in the opinion of their founder were believed to be of importance to the welfare of mankind. We need not, however, go to the Roman Church for illustrations of co-operative effort in this direction. The book which more than any other has moulded the English language, and is to-day the only book that is universally familiar to the whole English-speaking world, came into existence by the labours of a company of men who were brought together by King James I. for the purpose of making a more exact translation of the Scriptures into the English language. The dedication—"To the Most High and Mighty Prince James

by the Grace of God King of Great Britain, France and Ireland"—which is to be found at the opening of our English Bible, sets forth that when "Your Highness had once out of deep judgment apprehended how convenient it was, that out of the Original Sacred Tongues, together with comparing of the labours, both in our own, and other foreign Languages, of many worthy men who went before us, there should be one more exact Translation of the holy Scriptures into the English tongue; Your Majesty did never cease to urge and excite those to whom it was commended, that the work might be hastened and that the business might be expedited, in so decent a manner as a matter of such importance might justly require." The Translators describe themselves as "poor instruments to make God's holy Truth to be yet more and more known unto the people." This is exactly what is wanted to-day. We want more "poor instruments," whether appointed by a king or a millionaire, who will make God's holy Truth in every department of life more and more known to the people. It is a much vaster work, and one that comes home more closely to the lives of men than any other work that could be suggested. Mr. George Smith, of Smith, Elder and Co., has given to the public of late years an admirable illustration of the munificence of the millionaire in producing, at a loss of £100,000, that great monument of biographical industry, "The National English Biography." If Mr. Smith can spend £100,000 on such a piece of work, how much more tempting must be the opportunity of spending money in the production of a Book which would be a veritable Bible for the human race?

If it lies within the power of Mr. Carnegie, or any other millionaire with ideas, to add to the Bibles of the world, it is also permissible to hope that they might be able to lay the foundation for a real Catholic Church. I admit that I somewhat shrink from suggesting such a road to men of millions. The recollection of the fatal gift of Constantine to the early Church is enough to make any one shudder at any association between the idea of the Church and Mr. Carnegie's millions. Nevertheless, it may be that my Nonconformist upbringing has made me unduly squeamish on these points. I remember well having many discussions with Mr. Rhodes on this point. He used to say to me: "You are all for ideas, and your ideas are very good. But I tell you, you can do nothing with ideas unless you have money at the back of them."

That is an exaggeration, of course; but it is possible for money to realise ideals that would otherwise be unattainable. I am not sure but that this conception of the Church Universal might not be made a little more real if some of Mr. Carnegie's millions were devoted to the materialisation of the ideal into fact. In saying this, I imply nothing that is in the least disrespectful to the existing Churches. They are all doing good work in their way, and each of them believes that it is the divinely-appointed agent for the salvation of mankind. But none of them, nor all of them put together, are able to fulfil the duty which was undertaken by the mediæval Church to our ancestors, or that which is fulfilled by the missionaries who are this day labouring for the conversion and salvation of savage tribes. Every missionary in the South Seas or in Africa, whether he

be Catholic or Protestant, is not merely the preacher of a new dogma—he is the ambassador of a new civilisation to whom his dusky converts come for information upon every question affecting their daily life. He is the Man who Knows. He is the human conduit-pipe through which the reservoir of Western civilisation and learning is laid on to these savages of yesterday. Literature, art, science, architecture—all these have in the missionary their only representative. So far as his flock is concerned, all these vast fields which have been conquered for Humanity by the ceaseless exertions of generations of men are barren wastes. There are multitudes of men who owe their knowledge of letters, of the use of flint and steel, of human clothing, and the use of iron, entirely to the Christian missionary—just as our ancestors owed their knowledge of the arts to the apostles and saints who were sent out from Rome to preach the Gospel to heathen Europe. The Pope in those days was the Director-General of the Humanitarian Forces of the World, just as the Christian missionary is to his savage converts the Director-General of these forces, and the only accessible depositary of all the resources of civilisation. It is now impossible for any sect, even for that ancient Church which has its centre in the Vatican, to stand to the multifarious activities of mankind in the same relation that the missionary stands to the savage, or that the greater Popes stood to barbarous Europe. The innumerable fields of human endeavour that have been opened up and cultivated by many who owe no allegiance to Churches and own no relation to any sect render impossible the realisation of the dream of some devout men that the Roman Church would ever resume her ancient sway, and render her former service to mankind. It it not so much that she has gone back, but that mankind has gone forward. As the child grown to man's estate no longer desires the control or needs the guidance of his parents, so Humanity in our century has passed the period when it is possible for the chief of any sect to be accepted as the Director-General of the Forces which make for the progress of mankind and the amelioration of the condition of the people. Neverthless, the need remains of a common centre in the realm of humanitarian endeavour; and here, if I may be permitted to quote myself, I reproduce a passage from my book, "The Pope and the New Era," which expresses what I am driving at better than anything I could write to-day :—

In all human institutions existing in the world at this hour, the German headquarters staff probably represents most nearly the perfect flower of the organising and directing intellect of man. What is wanted is something of the same intelligence to direct, and the same unhesitating loyalty to obey, in the vast field of humanitarian reform. At present the world, from the point of view of the reformer, presents a sad and sorry spectacle. In the great campaign against the evils which afflict society, every regiment fights for his own hand, without concert, without communication. There is no Intelligence Department in the humanitarian movement. It is aimless, fitful, inorganic. Instead of concentrating all their force on the weakest point of the enemy's position, our troops scatter their fire aimlessly all along the line, and occasionally blaze into each others' ranks, by way of protest against a differ-

ence of regimentals. But that which has been achieved by a centralised despotism in military affairs may be accomplished by intelligent co-operation and voluntary association in the freer realm of humanitarian endeavour. The question is whether the Holy See, with its great position and splendid traditions of human service, may become the centre of organised human effort for the amelioration of the lot of men, not by virtue of any arbitrary authority, human or Divine, but because it may make itself the heart and the brain of collective humanity.

The Holy See, it is evident, cannot fulfil this rule, and that by reason of the very faults of its virtues. It is in its essence dogmatic, theological, ecclesiastical. Its first thought is always for the deposit of truth, of which it is the custodian. Its ritualism and all its beliefs are to it so precious and withal so vast, that when these things are attended to there is little time or energy left for considering other matters. If there is to be an Intelligence Department with a Director-General, with a programme which will be as "lofty as the love of God and as wide as are the wants of man," it must be capable at least of recognising as fellow-labourers in the field all sorts and conditions of men, and all manner of diverse-minded ecclesiastical persons, and of persons non-ecclesiastical. The following passages, written more than a dozen years since, embody the conception of the Church of the future which would probably meet with acceptance from Mr. Carnegie:—

A new Catholicity has dawned upon the world. All religions are now recognised as essentially Divine. They represent the different angles at which man looks at God. All have something to teach us how to make the common man more like God. Questions of origin, polemics as to evidences, erudite dissertations concerning formulæ, are disappearing, because religions are no longer judged by their supposed accordance with Divine Revelation, but by their ability to minister to the wants and fulfil the aspirations of Man. The individual—what can it make of him? As a Religion raises or debases, purifies or corrupts, fills with happiness or torments with fear, so it is judged to accord with the Divine will. The credentials of the Divine origin of every religion are to be found in the hearts and lives of those who believe in it. The old intolerance has disappeared, and the old indifference which succeeded it has well-nigh disappeared also. The new tolerance of faith recognises as Divine all the creeds which have enabled men to overcome their bestial appetites with visions of things spiritual and eternal. . . . "Ours is the wider Catholicism, which accepts as the Catholic truth only that which *quod semper, quod ubique, et ab omnibus*, has been held by mankind. It is tolerant of all men, especially of the intolerant, who are always in the majority. No difference of creed, of ritual, or of label can blind us to the essential unity of the faith of the Church Universal. That is of God which leads men to act as God acted when he revealed himself on earth in the person of Jesus of Nazareth—even although those who so act put the wrong label upon the Infinite or ignore His existence.

Mr. Carnegie would probably find it difficult to repress a grim smile if it were to be suggested that the world might find in him a new Loyola, not of Empire, but of peace, progress and philanthropy. The great ironmaster of Pittsburg is not exactly cut out to be the founder of a new

Society for the Servants of Men. But he might pave the way for the advent of such a man if he were to create a centre for the study of the comparative methods which have been employed in our day and in previous times for promoting the salvation of the world. A College of Scientific Philanthropists, that would report upon the comparative efficacy of the innumerable productions of every system, religious or otherwise, that man has invented for the amelioration of the condition of his fellows, would be at least some substitute to the Intelligence Department of the Church Universal.

The connection between Church and State is very close even when the State is run on the principle of the Liberation Society, and we are immediately reminded of this by the fact that if, in carrying out the ideal of "The Best Yet," Mr. Carnegie were to establish such a centre for co-operation and direction he would find it necessary almost immediately to take into consideration, not merely the work of the Churches and philanthropic societies, but the organised efforts of the State. Dean Stanley's favourite definition of the Church was, that it was a Society for Doing Good. Under the impulse of the Enthusiasm for Humanity which has distinguished the closing century, the modern State tends more and more to adopt the same formula as the ideal of its action. Formerly the State was little better than a tax-gathering and man-slaying machine. Even in this century the Manchester School was very much disposed to confine its operation to these two functions—the administration of justice of course being postulated as a fundamental element in all civilised society. But nowadays the promotion of the welfare of the whole people is more and more regarded as the legitimate object of all Governments. Here again the simple formula of "The Best Yet" affords a safe clue through the midst of a very tangled mass. Of theories and Utopian ideas there are enough and to spare, but of a careful, intelligent statement of the actual results of various systems employed by various Governments at different times for improving the health, the wealth, and the happiness of their subjects we have still to seek.

It is only recently that governments have begun to recognise the possibility that they have anything to learn from each other. Even to this day the duty of urging their own subjects to adopt systems which have worked well in other lands is foreign to the ideas of most of our statesmen. Cobden, who although in some respects a Little Englander of the narrowest school, nevertheless had his eyes very wide open to hints from abroad. He travelled much, and made observations as he went for acting upon when he came home. What he did in a small way the modern State is beginning to do on a much larger scale. It is astonishing how slow nations are to learn. The immense advantages of universal education were recognised in Switzerland, in America and in Prussia many years before the proposal for State education was listened to in this country. It is doubtful even if we should have had the Education Act of 1871 if it had not been for the tremendous object-lesson afforded the world by the Prussian victories as to the advantage of an educated rank and file. "He who leads an uneducated people to war," said Confucius, "throws them

away." And when the Germans invaded France it was the schoolmaster as much as the needle-gun which was recognised as the source of their victory. Of late years almost the only attempt to bring home to our people a knowledge of the best that has yet been achieved by their neighbours was the invaluable Report of the Irish Recess Committee. It contains accounts as to the way in which agricultural depression has been overcome on the Continent which, if they had but been made accessible to our people earlier and pressed home by our responsible statesmen, might have saved us millions. We talk about the science of government, but it is still with us only the rule of thumb. We legislate and administer in the most happy-go-lucky fashion. The Americans are ahead of us in this respect. They have for years past been in the habit of sending abroad bright young University men for the purpose of studying the political, industrial and social organisations of other nations, in order that they might profit by the example of their neighbours, and adopt institutions which have been proved by actual experiment to promote the welfare of mankind.

At every turn we are confronted by the sluggishness of our people, a sluggishness partly due to ignorance, partly to innate conservatism. Take, for instance, the agricultural banks, which have played so useful a part in Germany and France. There are a hundred such institutions on the Continent for one in this country. The ideal of the modern State should be to secure the best of everything for its people with the shortest possible delay. But while party programmes have their champions, no one exists who makes it his programme the levelling up of the most backward to the level of the most forward. In other words, we want a Programme in Politics that would secure "The Best Yet for All."

This would form one of the departments of the suggested University. How far short we are of this ideal at present may be gathered from one fact. There is hardly a year passes in which Royal Commissions or Select Committees of Lords or Commons are not appointed, which at difficulty and pains conduct an inquiry into some department of legislation or administration. The Committee reports, and the evidence which it has taken is published in a Blue Book. And there the matter often remains. We have at this moment a congested mass of Blue Books making recommendations upon all manner of subjects, based upon the examination of all most competent witnesses, but who is there either in office or out of it who could lay his hand upon a summary of all the recommendations of those Committees or Commissions? Probably in every other country the same story might be told. Merely to exhume these recommendations from the Blue Book lumber-room, and to print them once a year as a reminder of what ought to be done but what is not yet accomplished, would be good service. But this simple task remains unfulfilled to this day.

CHAPTER V.

THE ENDOWED NEWSPAPER.

I HAVE mentioned that Mr. Carnegie at one period of his life was a newspaper proprietor. It is, therefore, not at all unnatural to think that his attention may be turned to the subject of Journalism again. We always return to our first love, and, as he has already made a not unsuccessful experiment in journalism, it is, to say the least, not beyond the bounds of possibility that he may decide to make a new experiment in the same field.

Unlike many Americans, Mr. Carnegie never expresses contempt for the Press. He has contributed to it, he has owned it, and he owes a great deal to the support which the Press has given to him and to his ideas. This he would be the last man in the world to deny. He appreciates its influence, he bemoans the mischief which it frequently creates, and it is therefore by no means impossible that with the means in his hand he should ask himself seriously whether or not he should supplement his activity in the direction of libraries by doing something to produce that library of every day, the newspaper, which forms the only book that the majority of people read. I have refered in the previous chapter to Carlyle's saying as to the library being the modern university. A parallel passage from the same author describes journalists as the strolling friars of our times :—

"A Preaching Friar settles himself in every village; and builds a pulpit which he calls Newspaper. Therefrom he preaches what most momentous doctrine is in him, for man's salvation."

Whether he be preaching friar or University Extension lecturer, or whatever title we give him, there can be no doubt as to his existence or his influence. The acreage of printed matter that is scanned by the English-speaking world from day to day is purveyed hot from the press every morning and evening by the journalists of the world. The supply of this matter is left everywhere to the operation of the ordinary law of supply and demand.

There are, no doubt, here and there special organs subsidised by the Governments. In Germany the subsidising of the press was carried to considerable lengths by Prince Bismarck, and the tradition is not forgotten even to-day. In English-speaking lands the only subsidy paid to journalists is in the shape of Government advertisements, and these in most cases are too small to exert any material influence on the conduct of editors.

In some provincial towns it is said that a good fat job of municipal printing and advertising has sometimes worked a wonderful transformation in the views of certain papers. But, broadly speaking, all newspapers live from day to day on the revenue which they receive from their advertisements and the pence which they are able to scrape up from their purchasers. Advertisers follow circulation as a rule, although there are some notable exceptions, and hence a newspaper must as the first law of its existence secure subscribers. In order to sell a newspaper, it must be interesting, and this first great law of journalism—a law, alas! very often ignored by some journalists who nevertheless contrive to exist, carries with it the temptation to advertise its existence by means of sensations. This, which is necessary within limits, has often been pushed to extremes, and newspaper proprietors who are in the business for the sake of what they can make out of it, and who, like Mr. Croker, work "for their own pocket every time," are apt to scruple little as to the policy they adopt so long as it fills the great desideratum and brings in the "browns."

The experiment of allowing the national policy in vital questions of peace and war to be influenced by persons whose only interest in the policy which they advocate is the increase of the circulation of their paper, breeds a class of journalists the law of whose existence is always to shout upon what seems to be the stronger side, and to pander to the passion of the moment whatever that passion may be. They swim with the stream and shout with the crowd, and, at the very moment when self-restraint and sober reflection are most necessary, they do their best, often with fatal success, to swell the clamour of the multitude and to inflame the passions of the mob, until public speech becomes impossible and sober argument is denounced as treason. If this is conspicuous when the press deals with foreign affairs, in home matters there are evils of a different sort. In discussing domestic affairs the press is fortunately by no means able to exercise the disastrous influence for mischief which it frequently exerts when foreign affairs are under discussion. The chief evils connected with the press in home affairs are wrought, not by what it does, but by what it does not. Influential interests frequently square newspapers so that gross evils pass unnoticed. The influence of the advertiser and of the influential friend of the proprietor is often used to silence editors who would willingly have broken the conspiracy of silence maintained upon many subjects. That evil, however, is not very serious in England. In America there are more complaints of the connivance of newspapers in municipal and other corruption; but on the whole the influence of the press in these matters is usually on the right side in both countries. Newspaper failings are not so much the active support of evil or even acquiescence in admitted wrong, but the general indisposition to undertake any more serious, earnest *rôle* other than that of a more or less lackadaisical commentator on current events. The mutton-loving shepherd whom Russell Lowell satirised in his "Bigelow Papers" is by no means extinct. Contrasting the preachers in the pulpits, in the churches, and the editor, Russell Lowell drew a contrast altogether in favour of the editor. Not only was there an enormous difference in the eyes of the

audience, and the attention with which they listened to what was addressed to them, but the range of the editor was immeasurably wider than that of the preacher. He said:—

"From what a Bible can he choose his text—a Bible which needs no translation, and which no priestcraft can shut and clasp from the laity—the open volume of the world, upon which, with a pen of sunshine and destroying fire, the inspired present is even now writing the annals of God! Methinks the editor, who should understand his calling and be equal thereto, would truly deserve that title which Homer bestows upon princes. He would be the Moses of our nineteenth century, and whereas the old Sinai, silent now, is but a common mountain, stared at by the elegant tourist and scrawled over by the hammering geologist, we must find his tales of the new law here among factories in this wilderness of sin (Numbers xxxiii. 12) called Progress of Civilisation, and be the Captain of our Exodus into the Canaan of a truer social order."

Such Journalistic Captains are few and far between, and the Chosen People will have to abide a long time with the flesh-pots of Egypt before they find a journalistic Moses to lead them forth through the Wilderness to the Promised Land.

When these things are discussed among journalists, the almost invariable answer is that, after all, editors, like other people, must live; that we must cut our coat according to our cloth; and that it is no use trying to run papers and to take a course which will offend your advertiser and leave you in the bankruptcy court. The question of an ideal newspaper has been much discussed by Mr. Sheldon, of Topeka, Kansas, whose story "In His Steps" had so phenomenal a success. The conclusion which many people have arrived at is that, if newspapers are to be left entirely to the unchecked operation of the law of supply and demand and open competition in the market, we have nothing to look forward to except the gradual evolution of a paper resembling a contents bill with gigantic "scare-headings" across the page, and with everything printed in capitals. Newspapers will play to the gallery, they will tear passion to tatters, and split the ears of the groundlings, as some of the more representative of the craft do to-day. In the opinion of many, the corrective for this pandering to the passions of the public is to be found in the endowment of a newspaper. Others, among whom I should be inclined to enrol myself, plead that it is perfectly possible to make a paper pay even if it is not run on the principle that everybody in the world is dying to know the result of the latest horse-race, or to be distracted by sensational rumours which are printed only to be contradicted.

An American writer, Mr. Henry E. Rood, ten years ago expounded in the *North American Review* his theory that there was nothing for it but to endow a newspaper. It is absurd to expect men who have to live from hour to hour from such profits as they may force by tickling the ears of the public to pay attention to the principles which underlie all things. You might just as well expect our college professors to turn out good students if they had to make their living from a crowd of youths whose object in life was not study but amusement.

As lads who go to college go for the most part, excepting when they go to Oxford or to Cambridge, with the object of making the best use of their time for study, it would be much more reasonable to entrust the payment of the professors to such collections as it might be possible to take up from their pupils, than it would be to entrust the guidance of the nation in matters of peace and war to men whose incomes depend upon the extent to which they hit the taste of the public or pander to its passions, seeing that it is a public which chiefly demands to be excited, thrilled, or tickled. It is universally recognised that universities and libraries need to be endowed. Why then are newspapers not also to be endowed? Mr. H. E. Rood thinks there is no reason why they should not be endowed. He says:—

In New York City to-day there is the chance for one or more persons of great wealth to make for themselves name and fame undying, to win the gratitude, respect, and admiration, not only of the United States, but of all America, of the whole civilised world, a chance to make their memory revered as long as the government shall last. And all this with little effort so far as the millionaires are concerned. They have only to found an institution more powerful than pulpit, stage or forum, an absolutely truthful, unprejudiced, independent, daily paper, whose news columns shall tell the truth, the whole truth, and nothing but the truth, and whose editorials shall discuss both sides of every important question.

The ideal paper should not be pledged to support any party, community, State, or Government. It should be nothing less than the exponent of humanity. And it must occupy this grand plane if not an advertisement is received, if not a single copy is sold. How can this be accomplished? Here lies the millionaire's chance to see his name grouped with those who have made nations, with those who have conferred lasting benefits upon mankind.

Endow such a paper as colleges are endowed. Let it be managed by a board of trustees. Let the employés represent the faculty; the readers the students. Pay salaries large enough to command the best editors, writers, publishers. Have the trustees selected for these various positions men of integrity, of broad minds, of education, ability, culture, and noble ideas. Be liberal so that they will put forth continually their best efforts. Guarantee to the paper a liberal income, that it may be published day after day and decade after decade if the advertising columns are blank, if every copy has to be given away.

The time is ripe, the people are anxious, the field is unoccupied. A great daily paper which could be relied upon absolutely would be a monument for ever to its founders.

Where is the man or the group of men who will improve this opportunity?

In England at the present moment we have only one newspaper which has either the space or the means at its disposal for adequately reporting Parliament and the Law Courts. I refer, of course, to the *Times*. The penny papers run it hard in the space which they devote to sporting and city matters and to general home news. But in the three elements of foreign telegrams, parliamentary reports, and law reports, none of them even enter into competition with the *Times*. Hence for the serious governing class, both in this country and abroad, the *Times* is indispensable. Its disappearance would create a void in the journalism of the

journalists as well in the journalism of the ruling class which no other paper could supply. Yet it is doubtful whether the *Times* could be kept going were it not for its endowment in the shape of the immense prestige of the past, a prestige which secures it advertisements far in excess of the circulation value of the paper. But even this, it is reported, would have failed to keep up the dividend to a satisfactory figure had it not been for the financial ingenuity and resource of Mr. Moberley Bell, who by adopting the American custom of selling books on an instalment plan, is said to have netted £20,000 for the proprietors on the "Encyclopædia Britannica," and who probably hopes to net as much on the sale of the "Century Dictionary." This wonderful profit cannot however be regarded as a normal source of income. Hence it is by no means impossible, if Mr. Moberley Bell ceased to wield his wonder-working wand, that the *Times* might be unable to maintain its position as the first newspaper in the world. This would be a national calamity of great magnitude. To avert this would be worth an annual subsidy from the purse of any millionaire whose political principles were sufficiently in accord with those of the *Times* to render it possible for him to keep the paper going. Such a man is certainly not Mr. Carnegie. To quote Mr. Morley's phrase, it has always been the avowed principle of the conductors of the *Times* to cut their clothes by the political opinion of the day "in its unregenerate state." It is still as it was fifty years ago when Emerson said: "Its conductors watch the hard and bitter struggles of the authors of each Liberal movement, year by year, watching them only to taunt and obstruct them." But there are plenty of rich men who like nothing better, and I can conceive of no more useful method in which a Unionist millionaire could spend some of his surplus fortune than by an annual subsidy of say £20,000 to keep the *Times* going in the interests of his Party and of British journalism.

If Mr. Carnegie were to enter the field of journalism he would probably not begin as did another American millionaire, Mr. Astor, by proposing to buy the *Times*. For the answer which Mr. Astor received was sufficient to deter anyone from making inquiries of that nature. It would probably be cheaper for him to start a new paper than to buy up the *Times*. There is no doubt that the *Times* has strained very severely, especially of late, the allegiance of Liberals. From of old Liberals have never accepted the leading of the *Times*. But in the old days they used to feel that although the *Times* might abuse and misrepresent them in its leading columns it afforded them fair hearing in its reports. Since the *Times* became involved in the South African conspiracy it has somewhat departed from its traditions, and has introduced into its reporting an element of partisanship from which it was formerly free. The most recent instance we had of this was the prominence which it gave to the insignificant and comparatively valueless observations of Sir Edward Grey, whom it reported in the first person on the South African question, of which he knows nothing at first hand, contrasted with the way in which they cut down almost to unintelligibility the speech of Mr. Bryce, the one front bench member of the Opposition who had studied the question on the spot, and was therefore able to express a valuable opinion upon the question. Sir Edward Grey, however, supports the policy of the *Times*,

Mr. Bryce opposes it, therefore Sir Edward Grey is reported in the first person while Mr. Bryce is cut down to about half a column or less. Another enterprising journalist is said to have had designs upon the *Times*, but he also knows too well the impossibility of buying out the odd hundred shareholders among whom the *Times* stock is divided. If Mr. Carnegie went into newspapers again he would probably take as his ideal that which Ralph Waldo Emerson held up before the eyes of the conductors of Printing House Square many years ago, alas, in vain. Emerson wrote :—

The *Times* shares all the limitations of the governing classes and wishes never to be in the minority. If only it dared to cleave to the right—to show the right to be the only expedient, and feed its batteries from the central heart of humanity, it might not have so many men of rank among its contributors, but genius would be its cordial and invincible ally. It might now and then bear the brunt of formidable combinations, but no journal is ruined by courage. It would be the natural leader of British reform; its proud function—that of being the voice of Europe, the defender of the exile and patriot against despots—would be more effectually discharged. It would have the authority claimed for by that dream of good men not yet come to pass—an International Congress—and the least of its victories would be to give to England a new millenium of beneficent power.

Emerson in this passage had foreshadowed the possibility of the *Times* regaining the position which, according to Kinglake, it held before the Crimean War :—

It became the foremost journal of the world, and this was no sooner the case than the mere fact of its being thus foremost gave a great acceleration to its rise, for, simply because it was recognised as the most public of prints, it became the clue with which anxious man went seeking in the maze of the busy world for the lost and the unknown, and all that was beyond his own reach. The prince who was claiming a kingdom, the servant who wanted a place, the mother who had lost her boy, they all went thither; thither Folly ran hurrying, and was brought to a wholesale parley with Wisdom; thither went righteous anger; thither also went hatred and malice; and not in vain was all this concourse: either the troubled or angry men got the discipline of finding the world would not listen to their cries, or else they gained a vent for their passions, and brought all these theories to a test by calling a whole nation—nay, by calling the civilised world to hearken and be their witness. Over all this throng of appellants men unknown sat in judgment, and violently, perhaps, but never corruptly, a rough sort of justice was done. The style which oriental hyperbole used to give to the Sultan might be claimed with more colour of truth by the journal. In a sense it was the asylum of the world.

It is, however, no longer possible for any one journal to fill the place which the *Times* occupied in the days when the paper duty and advertisement tax rendered a cheap press impossible. But it is possible to conceive a newspaper or rather a group of newspapers which would revive the glories of the palmy days of Printing-house Square, and combine with them a hold on the democracy which the *Times* never even aspired to command. There are

certain limitations or laws governing the production of newspapers and their circulation. The first is that the general public, the mass of the public do not wish, have not the time to read, and would not take as a gift verbatim reports of Parliament, and the law reports which a certain section of the public absolutely requires. If we take the circulation of the *Times* at 30,000 a day, this may be said to include the cream of the cream of the people who do the governing and thinking for England. Every newspaper editor must see the *Times*, and as a rule so does every Parliament man whichever party he belongs to. It is the only paper which reports the proceedings of Parliament with anything approaching fulness. It is the paper which all those who represent England abroad find it necessary to see in order not to miss things and to keep in touch with all that is going on at home. Ambassadors, consuls, governors of colonies, in short everyone who stands for England beyond the seas takes in the *Times*. So also do the leading foreign editors and foreign statesmen, and all diplomatists who are accredited to our court. The *Times* outside England counts for more than all the other papers put together. This is no doubt due chiefly to its traditions which no other paper can possibly acquire. But it is at least conceivable that a paper published at twopence could report Parliament and the Law Courts as fully as the *Times*. If it spent as much money on foreign telegrams it might render the *Times* unnecessary for at least one-third of its readers. It might build up a new public of its own, and in time make itself indispensable to those who are at present taking in the *Times*.

The political influence of a newspaper has often no relation whatever to its circulation. Circulation is the vital element in profit inasmuch as it controls advertisements. But it is quite possible to have a maximum circulation with a minimum influence, and a minimum circulation with a maximum influence. A twopenny *New Times* with energy and enterprise, which would be conspicuously fair to its opponents but uncompromising n its advocacy of progressive views certainly would not pay for a long time, but it would at once become one of the few papers in the country which count in the formation of the governing public opinion of the day.

Such a journal would have one speciality, the need of which is very much felt. It would make a duty of summarising from day to day all that appears in the columns of its contemporaries. What the busy man, especially of the governing class, requires to-day is to be safeguarded against missing anything. He takes, therefore, many newspapers and misses things in them all from sheer lack of time to do more than run his eye over their voluminous columns. The tradition of each London morning newspaper—that what it publishes suffices for its readers, and that no other newspaper exists but itself—is a demented superstition which has survived so long as to give a chance to the newspaper which would devote a broadside a day to a Mirror of the Press.

Another feature which would naturally suggest itself would be the regular publication of letters from the centres of provincial life. Every provincial

paper has its London Letter, but no London paper has a Provincial Letter once in a blue moon.

There are many ways in which the *Times* is needlessly crippled by the absurd conservatism persisted in some departments long after it has disappeared in the others. The *Times* never hesitates to publish interviews if they take place abroad and are telegraphed by its own correspondents; but as for publishing an interview that takes place on British soil, such a thing is not to be thought of. It would be possible to produce a brighter, livelier, more progressive and up-to-date paper at twopence which would possess all the features which give the *Times* its speciality, but I don't think it would be possible to publish such a paper, at first, excepting at a considerable annual loss.

The question then arises how should this be met. It might be, and I think it would be, worth the while of a millionaire to sink the money if only because of the immense lever which such a paper would give for promoting the objects set forth in the preceding chapters for the promotion of peace, for the establishment of closer relations between Great Britain and the American Republic, and also as a general lever for effecting social and political reforms. Indeed, without such an organ with access to those whom for want of a better term we must call the governing class, the utmost efforts that might be made must necessarily fail.

But no person who was proposing to influence public opinion would confine his effort to the influencing of the twenty or thirty thousand persons who stand at the head of affairs. He would also have to deal with the million. Hence whoever contemplated the founding of an organ of opinion such as the *New Times* would also aim at founding an organ of circulation. The supreme examples of newspapers attaining a gigantic circulation in a very short time is afforded by the two papers, the *Daily Mail* in London and the *New York Journal* in America. In both cases these newspapers are published at a halfpenny, and are edited by men with great journalistic flare, backed by practically limitless capital. They are both ably sub-edited, both illustrated, and both have set themselves the task of hitting the public in the eye every time. And both, it must be said, have achieved a success to an extent that the older journalists would have considered altogether beyond their wildest dreams. The *Daily Mail* is approaching the circulation of a million. The *New York Journal* touched that figure during the time when the war with Spain created a demand for an indefinite number of editions per diem.

If, therefore, Mr. Carnegie or any other millionaire were contemplating the using of the newspaper press as a means of guiding, attracting, or controlling public attention, he would publish, side by side with his twopenny *New Times*, a halfpenny daily paper which would have the run of all the copy of its twopenny contemporary, but would be independently edited with a view to circulation. There is no necessity to enter into any detail as to the working of such a halfpenny paper excepting that while it would be everything that the *Mail* or the *Journal* is for enterprise, good sub-editing, and general readableness, it would endeavour to be an organ of the sane, sober,

serious minded public. It would regard the maintenance of peace as the first of British interests, and it would continually inculcate that there is more to be done at home, even in the matter of mere money-making, than there is in the indefinite expansion of the region over which we undertake to play the part of a terrestrial Providence.

But even when our hypothetical millionaire has founded his *New Times*, and his halfpenny daily paper, there remains another field which is not yet occupied, and which, if he takes his mission seriously, he would undertake to cover. Many years ago I remember drawing up a project to effect this which immensely interested Cardinal Manning, who greatly regretted that it was never carried out.

The central idea of this project was the gratuitous distribution from door to door of a news-sheet, which would depend for its profits upon the advertisements. I remember discussing the subject of the possible advertising revenue that could be secured with the late Mr. T. B. Brown. His judgment was that for six months no revenue would be forthcoming. Advertisers, he said, never go into anything that is given away, and in the second place they would not believe that it was actually distributed throughout the length and breadth of London for at least six months. After six months he thought it was possible, if the organisation were well worked, and the distribution shown to be effective, to secure sufficient revenue to make it pay. But he had grave doubts as to the possibility of organising the distribution. He told many gruesome stories as to the results of his own experiments in that direction. It took, he said, one superintendent to every half-dozen distributors. Otherwise they cheated you at every turn. He had tried it in London for the distribution of packet samples, and found that the distributors preferred to eat their samples to delivering them. This habit on one occasion nearly led to a tragic result. His distributors had been entrusted with sample boxes of aperient pills. Whether it was the taste was pleasant or merely for the sake of getting rid of them, all the members of one division were one day prostrated with the results. It seemed as if a violent attack of English cholera had swept them all down. Fortunately, they recovered. This difficulty, however, has been successfully surmounted, and the experiment could be tried piecemeal in London. The experience of the *Local Anzeiger* of Berlin, a paper which began at the bottom and is now at the top of all the Berlin newspapers, is very encouraging as to the possibility of organising a system of distribution, and of ultimately building up a paying circulation from what began at first on a free basis.

The advertisements would necessarily be localised as they are in Berlin, where the same budget of news matter appears with different sets of advertisements according to the district in which the paper is issued. Nor would it be impossible to combine with the free system of distribution a system by which great stores might well enter into a profitable partnership with the proprietor of the newspaper. An experiment of this kind was working well in Buda Pesth when I was there last year, and it is capable of considerable development. Even if the free paper did nothing else it would always advertise the halfpenny daily paper and the twopenny *Times*. One great

advantage that has never been adequately realised by any newspaper is the extent to which a paper may be made the basis of co-operation among its readers. A newspaper which is delivered direct from the office every day to the subscribers within a given area affords immense opportunities for intercommunication between the subscribers, and gives the editor a hold upon the district which nothing else could give him. If one in every ten of the subscribers of a newspaper would unite in a co-operative association much more might be done than at present seems feasible. These details, however, can easily be elaborated if the capital were assured and the right man at the helm. I sketched many journalistic side-shows based on this principle, most of them feasible enough, in my Christmas number entitled, "Two and Two Make Four," which was published six years ago.

There is one sphere of journalism which is not yet appreciated. Churches, Chapels, Pleasant Sunday Afternoon Associations, Trades Unions, Workmen's Clubs, and all other associations which exist for the purpose of benefiting the people greatly need a cheap and efficient substitute for the weekly tract which has now well nigh disappeared from the list of propagandist instruments. "As dull as a tract" has become a byeword, but the system of laying on to every house in the district a message that might be a word of salvation to the inmates was a right principle and a sound one. It will have to be revived and carried out on a wider scale, should any attempt be made to evangelise in the broad sense of the word the teeming masses of our population. It is not necessary to have any high ideal, either theological or otherwise, in order to appreciate the necessity of devising some method for impressing upon the masses of the people some sense of the duties which they owe to the state, to one another, and to the community in which they live. The mere instincts of self-preservation should lead the state to adopt this idea. Robert Lowe's phrase, "We must educate our masters," means more than merely giving them school education. The education of the citizen in the duties of citizenship is a task at present entirely neglected, and the people who need it most are those who like it least. Hence if anything is to be done there must be some means employed for the conversion of the heathen who live at our doors, and for the education of the ignorant who know nothing about the constitution which has made them its supreme master. This evangelistic missionary work can only be undertaken successfully by a newspaper, and only then if it is worked in connection with the various agencies already existing. I drew up some years ago the following prospectus of a weekly paper which it seemed to me might be reproduced for free distribution if the various denominations and other agencies would unite to cover the town :—

The Week End.

On the first Saturday in the New Year there will be published the first number of a weekly paper entitled the *Week End*, the aim and object of which is directly indicated by its motto, "I will Thy will."

The aspiration of its conductor is to familiarise every citizen of London,

with the conception that this city should be made and can be made the ideal city of the world.

To achieve this end every resource of journalism, poetry, romance, prophecy, art, prizes, &c., will be employed to quicken interest and to concentrate attention upon this civic ideal, and for the first year at least a copy of this paper, which will be published at two cents, will be delivered at the door of every family in London.

Nothing short of this regular weekly distribution to every household regardless of religion, nationality, colour, or station, can suffice in so cosmopolitan a community to bring the great living ideal adequately before the whole body of the citizens.

The new weekly will chronicle the fruits of the civic revival, will encourage the citizens to fresh efforts by the record of successive advances made towards a better social state, or rouse them to more earnest action by emphasising the lesson of occasional reverse, and in short will endeavour to be the popular gazette of the campaign for the realisation of the ideal city. There is nothing revolutionary or Utopian about this programme. It is severely practical and persistently opportunist. While recognising as the ultimate the fulfilment of the petition "Thy will be done in this city as it is in heaven," every step however faltering in the right direction will command our support. To refuse to do anything until you can do everything is to do nothing. Our policy will be to do what you can as soon as you can, whatever you can, with whatever instruments are within reach, in order to make life happier, healthier and more human for every man, woman, and child.

To achieve this no new patent nostrum of a social specific is required. All that is needed is the intelligent and resolute use of the existing civic organisation as the natural and constitutional instrument for securing for the citizens of London the best of everything that exists in the world.

If London is to be the capital of civilisation it is indispensable that she should at the very least be able to show that every resident within her limits enjoyed every advantage which intelligent and public-spirited administration has secured for the people elsewhere. Only in this way can London vindicate her right to the position to which she aspires, and it will be the constant endeavours of the conductors of the *Week End* to call attention to the flaws in her social armour, to describe improvements which have been made in other communities, and to indicate the ways and means by which improvements can be most easily secured for the city.

The *Week End* will not be a party paper, neither will it be identified with any religion save that which finds expression in the Service of Man. Its constant aim will be to promote the union of all who love for the service of all who suffer. Instead of seeking for points of difference as for hid treasures, it will endeavour to discover points of accord, and therefore a basis of possible co-operation among parties and sects which are most opposed to each other. To see each other as we appear to those who love us at our best moments is more profitable than to dwell constantly upon the gloomy portrait painted by those who hate us when we are at our worst.

The *Week End* starts with the promise of hearty co-operation in distribution and in support from many organisations never before united in the support of a common enterprise. It will combat as the common enemy all that breeds distrust, whether of nationality or of sect, and will constantly seek to promote the growth of a hearty brotherly comradeship among all the citizens of this great city. Its great ideal, which will ever be presented

before its readers, will be such a transformation of the conditions of life that no one's child in the poorest district of the City will be doomed to miseries, temptations, and words which we should regard as intolerable for our own children.

To succeed in arousing a sense of the responsibilities and opportunities of citizenship it is necessary to present the issues involved in such popular fashion as to enlist the sympathies of all—especially of women and children. Hence, while the *Week End* will endeavour to give every week a summary and a survey of all that has been published during the week relating to the improvement of the city, it will have special features of its own in the shape of short tales, stories from real life, ballads based upon the events of the week, character sketches of leading citizens, and other articles, which will enable the reader to understand the inner human and therefore the divine element that underlies the dry and uninviting discussion of public questions.

To stimulate public interest in all questions in the welfare of the city, prizes will be offered every week for contributions bearing upon the improvement of the conditions of life in London, and every effort will be made to develop the growth of a civic literature in prose and poetry. So far from being the rival of any existing periodical, the *Week End* hopes to become the supplement or auxiliary of all, and will rejoice if it is able to co-operate with each of them in helping to realise the great aim of all in making London the ideal city of the world.

The mere effort to secure co-operation between the press and the existing religious organisations would have excellent results both for journalism and for the churches. To begin with it would necessitate an examination as to how far every district in the town was covered by a network of visitors. It would give new life, new vitality to the parochial system whether it was the parish church or that of the Nonconformist denominations. A great principle would be laid down, and practically applied that there must be somebody well-meaning and good-hearted, whose religion would stand the test of personal service in the way of house-to-house visits, and who would be in personal touch with every family within a given area. As all these distributors would be available as amateur reporters, there might be good journalistic profit made out of it. This however, and other matters that might be dwelt upon are mere questions of detail into which I cannot enter here.

These newspapers—the *Twopenny Times*, the *Halfpenny Daily Paper*, and the *Daily Visitor* (free)—would merely be the central nucleus of a network of papers, having affiliated journals in every town in the land. For if once there was established such a paper, it would be in a position to organise a news service of its own, which it would share with newspapers in all parts of the world, who would co-operate with it in the pursuit of the ideals of peace, fraternity, and progress. What Reuter and the Associated Press supply as a mere matter of business indifferently to all papers, the new papers which I am discussing would supply solely to journals which co-operate with them in the dissemination of sound principles and the combating of the war spirit in the nations. It would begin in a small way with an interchange of special telegrams, and the sharing of special news with selected papers in the provinces, in Europe and in America; it might develop until the news monopoly of the world now held by Reuter and the Associated

Press would disappear. Incidentally such an organisation would render it possible for an American to read an English newspaper and not to marvel at the "news" service from the United States. But that is another branch of the subject into which I must not enter.

The supreme objects in the establishment of such a newspaper as we are discussing are twofold—(1) to afford the best people in the community an opportunity of reaching the worst, and (2) to influence the most influential. A newspaper by itself is powerful, and a newspaper backed by such an organisation as this we have foreshadowed in the foregoing chapter would be the most potent agency for good that man could devise. But to establish such a newspaper demands capital, and that provided with no niggard hand. Nothing can be worse policy than to stint a newspaper. The best journalistic achievements are spoiled by the niggard policy which wrecks the ship for the sake of a ha'porth of tar. But if Mr. Carnegie undertook the task there need be no lack of funds.

CHAPTER VI.

THE MORAL OF IT ALL.

In discussing as I have done in the previous chapters the question of the possible use which Mr. Carnegie might feel disposed to make of his millions, let me repeat once more that I have written what I have written without any consultation with him. We talked the matter over generally when I was down at Skibo, but beyond expressing a wish that I would not write upon the subject until the end of 1900, he said nothing. The fact of his enormous fortune is no exclusive news. It has been repeatedly mentioned in the papers. It is also equally notorious that Mr. Carnegie intends to dispose of the whole of his wealth before he dies. These two facts afford the justification and the explanation of the publication of this Annual. What Mr. Carnegie may think of the various suggestions which I have strung together in the preceding chapters of this book, I do not know. I venture to believe that they have an importance far beyond the immediate objective of the moment.

Mr. Carnegie is the only millionaire who has from twenty-five to forty millions under his sole and undisputed control. It is this which fascinates the imagination of the world. But for the carrying out of these suggestions contained in this Annual, a far smaller sum would suffice. England swarms with millionaires who could carry out every suggestion contained in this book without feeling a penny the poorer. If they do not do it —if, on the contrary, they continue to shrink from adopting any policy that demands bold and liberal munificence—it is to be feared that although they may go further, they will fare very much worse.

It will be remarked that the suggestions which I have thrown out are modest and practical. Some persons, set to discuss what Mr. Carnegie should do with his millions, would have succumbed to the temptation of suggesting grandiose schemes which would at least have had one merit, they would have certainly dissipated his millions.

Among the schemes which might have been pressed upon his attention, there is one which is probably the most urgent, and would be the most profitable of all methods of investing his money. I refer to the need of Re-housing London. If one whole district were bought up and laid out in accordance with the most improved principles of city construction, not only would twice the population be healthily housed in the same area, but the Haussmann who worked the miracle would find he had made a most remunerative investment for his money. This, however, need be no discouragement, for the deed of the Carnegie Trust might provide for the allocation of all the profit for the reconstruction of other quarters of

"horrible London" until the whole city was rebuilt. The only chance for any such scheme being carried out would be for the task to be taken in hand by some one strong enough to deal with the district as a whole, so that he would profit by his own improvements. An Act of Parliament might be necessary to overcome the obstruction of a few of the property-holders, but that would not be an insuperable difficulty.

Another imposing scheme which would swallow up any number of millions is the proposal to devote the whole sum to form the nucleus of a fund for the payment of Old Age Pensions. Mr. Carnegie is not likely to be attracted by any such proposal. He would probably prefer Mr. Morley's suggestion and pay off £10,000,000 of the National debt.

A third project which might possibly appeal more forcibly to an Anglican than to the Scotch American is that the millions should be employed in Repairing our Crumbling Cathedrals. No more splendid inheritance has been bequeathed us by our ancestors than the Cathedrals. Many of them are in a dilapidated condition. Here certainly many millions would be well spent. But Mr. Carnegie would think twice and even thrice before devoting his fortune to repair buildings which are exclusively owned by the sect whose influence in politics is almost always used to hinder reforms upon which Mr. Carnegie has set his heart.

I had originally intended to devote a fourth section of this ANNUAL to a symposium, in which I had hoped to print the opinions of many persons, both rich and poor, as to the best use which could be made of such immense wealth; but I find that the limits of my space prevent me doing more than propose the problem. I shall be delighted to carry out the idea of a Symposium if I can secure from my readers helpful suggestions on the theme.

The subject is one of considerable public interest, altogether apart from this particular case of Mr. Carnegie. There are many such men in the English-speaking world who share, to a greater or less extent, Mr. Carnegie's perplexity. They may not own millions separately, but collectively they are even richer than Mr. Carnegie, and they may find valuable suggestions in the discussion which is now opened. The proposal to do a great thing on a world-wide scale may suggest to a less wealthy man the possibility of doing the same kind of thing on a more moderate scale.

Among the suggestions which have been made, and upon which much may be said, are the following :—

The provision of Lodging Houses (like Lord Rowton's) for Women in London and other large towns. The present lack of accommodation is a grievance compared with which the concentrated and accumulated wrongs of the Outlanders of Johannesburg fade into infinite insignificance.

The Establishment of a General System of Registry Offices for the Unemployed of both sexes (especially needed for women), with provision for coping with the plague of Tramps.

The support of the Social Scheme of the Salvation Army.

The offer of Annual Prizes, after the fashion of the Monthyon prizes in France, for the encouragement of heroism, benevolence, and self-sacrifice among the people.

The Endowment of a National Theatre or Theatres for the cultivation of the dramatic instinct and the education of the people.

The creation of School Libraries in every public Elementary School by offering grants of books gratis or at reduced rates.

The Humanisation of the Workhouse by providing a Fund for the decoration of the walls, and the visitation of its inmates.

The Organisation of Emigration and Colonisation, the transfer of labour from places where it is not wanted to virgin soil where the settlers could be planted out and housed.

The Endowment of Colonies of Mercy, such as that established at Lingfield by the Christian Union for Social Service, for the care of wastrels, cripples, epileptics, etc.

The establishment of a Fund for forcing upon politicians of all parties the need for dealing with the Housing of the People in great cities.

The Founding of Gymnasia and Swimming-Baths in every centre of population.

The establishment of a Mont de Piété or Poor Man's Banker, whose terms would be less onerous than those of the Pawnbroker.

The Endowment of a People's Tribune for the purpose of enabling poor men unjustly oppressed or defrauded to avail themselves of the protection of the law.

The Provision of a Progressive Subsidy Fund, from which grants might be made from time to time in support of the Election expenses of Progressive Candidates, or if need be, for the maintenance in public life of persons whose ability to serve is out of proportion to their capacity to pay.

The opening of a Settlement Fund for building and maintenance of Settlements like Toynbee, Hull House, Browning Hall, etc., in the crowded tenement districts of our great cities.

And so we might go on for pages and pages.

But I reserve the discussion of these and other proposed objects for the munificence of our millionaires till the publication of the sequel, in preparing which I hope I may have the co-operation of all those who have exercised their minds on the subject of the utilisation of great wealth.

It is a saddening reflection that at the very moment when we are engaged in discussing the innumerable ways in which a capital sum of millions might be employed in ameliorating the condition of mankind and increasing the happiness of the world, the English-speaking nations should be spending millions not in mercy but in wrath, not in healing the sores of humanity but in inflicting wounds and death upon their fellow-men. I say nothing about the war in the Philippines, concerning which Mr. Carnegie entertains very strong opinions. I confine my outlook to the war which my own country is waging in South Africa. For the expenditure of all the millions which are

being lavished like water in these Colonies, what will there be to show when the war is ended and the remnants of our regiments return home across the seas? A blood feud between the British and the Dutch; an Africa compared to which Ireland is but a joke; an enormously increased permanent garrison at the Cape—that is what we shall have purchased at the cost of our millions.

That, and the slaughter of thousands of brave men who had no quarrel with each other, but who were brought together from the uttermost ends of the earth to slay and be slain in Mr. Chamberlain's war! A pretty result for a nation nominally Christian and presumably sane to show for an expenditure of millions of pounds wrung from the British taxpayer. But, it will be said, we shall have vindicated our paramountcy—which no one threatened—and rehoisted the Union Jack over the city of Pretoria, where it will act as a perpetual incentive to insolent arrogance on the part of the bayonet-guarded minority, and not less chronic irritation on the part of the defeated majority. What the war has already done, and what the most crushing of victories cannot undo, is to demonstrate before all the world the power of resistance possessed by an untrained population, provided they are willing to die for their country. No one in all Europe ventured to believe that these townsfolk and peasants, without drill or discipline or military training, would be able to keep the picked troops of an Empire at bay for weeks and to inflict upon a British army the humiliating necessity of a hurried retreat. So far as paramountcy rests upon prestige, so far the war has done much to weaken our renown and nothing to heighten it. Hereafter we may beat the Boers as often as we please, but that was assumed everywhere as a foregone conclusion before a shot was fired. The new thing which the war has proved is, not that we are strong enough to beat the Boers, but that the Boers are strong enough to give us an infinity of trouble before we can beat them, and that does not certainly count as an increment of our Imperial strength.

Long before the widows made by this war have ceased wearing crape, the majority of our people will have opened their eyes to the fact that this war was a wicked and wanton crime, in which there is no gain, but loss, and no glory, but only shame. For there can be no dishonour more shameful than that which comes from the forcing of an unjust war upon a small State at the prompting of selfish interest or offended pride.

When the long bills come in to be paid, and we realise the extent to which our present demoniacal possession has crippled us for all good work for years to come, there will be a day of reckoning for those to whose mismanagement—or worse—we owe this set-back to civilisation. The war will be described to our suffering people as the war made by the Classes, especially by the capitalist classes, at the expense of the Masses. This may or may not be true. But certain it is, that while the Socialists, the Labour leaders, the Irish, and the women for the most part were staunch and true to the cause of peace, the well-to-do—especially the very well-to-do—in the Peers and in the Press were enthusiastic for war. And for what war? For a war to force upon a foreign State a more extended franchise—to break down the power of a landed oligarchy. Do they think that such a precedent

will be forgotten when the time of trouble comes round, and the starving Masses call our Oligarchy to a sharp account? If it is right to use Lyddite as an argument to persuade reactionary oligarchies as far away as the Transvaal to concede the franchise to some fifty thousand foreigners, will the British democracy deem all appeals to violence out of place when the question is whether a House of four hundred Hereditary Landlords shall override the decisions of the representatives of the whole nation? Too late, our Tories will discover they have sown the wind in South Africa to reap the whirlwind nearer home.

It is, however, poor consolation to reflect that the House of Lords may have committed the happy despatch when it countersigned the death-warrant of the South African Republic. Progressive income-tax and various other Socialistic nostrums will have a far stronger backing next Parliament than they have ever had before. And it will be well if that be all. But there surge back to my memory the prophetic words of Coleridge, which never had a truer ring than now:—

> Thankless too for peace
> (Peace long preserved by fleets and perilous seas),
> Secure from actual warfare, we have loved
> To swell the war-whoop, passionate for war!
> Alas! for ages ignorant of all
> Its ghastlier workings (famine or *blue plague*,
> Battle, or siege, or flight through wintry snows),
> We, this whole people, have been clamorous
> For war and bloodshed; animating *sports*,
> The which we pay for as a thing to talk of,
> Spectators, and not combatants! No guess
> Anticipative of a wrong unfelt,
> No speculation or contingency,
> However dim and vague, too vague and dim
> To yield a justifying cause; and forth
> (Stuffed out with big preamble, holy names,
> And adjurations of the God in Heaven)
> We send our mandates for the certain death
> Of thousands and ten thousands! Boys and girls,
> And women that would groan to see a child
> Pull off an insect's leg, all read of war,
> The best amusement for our morning meal!
> The poor wretch who has learnt his only prayers
> From curses, who knows scarcely words enough
> To ask a blessing from his Heavenly Father,
> Becomes a fluent phraseman, absolute
> And technical in victories and defeats,
> And all our dainty terms for fratricide—
> Terms which we trundle smoothly o'er our tongues
> Like mere abstractions, empty sounds to which
> We join no feeling and attach no form!
> As if the soldier died without a wound;
> As if the fibres of this god-like frame
> Were gored without a pang; as if the wretch
> Who fell in battle doing bloody deeds

Passed off to Heaven, translated, and not killed:
As though he had no wife to pine for him,
No God to judge him! Therefore evil days
Are coming on us, O my countrymen!
And what if all-avenging Providence,
Strong and retributive, should make us know
The meaning of our words, force us to feel
The desolation and the agony
Of our fierce doings?

If so, the tribulation will not be undeserved.

But, abandoning the sombre region of speculation as to Nemesis, it is enough to point out that if the peace-making organisation, which I sketched out in a preceding chapter, had been in working order the war could certainly have been averted. For it was not a difficult thing to avert. Nay, it was almost incredibly difficult to avoid averting it. Obstacle after obstacle was surmounted which barred the road to war, until at last the road was cleared to the abyss. One clear, simple, frank despatch, one straightforward word from a negotiator not believed to be false and treacherous, and peace might have been maintained even at the eleventh hour. But these were lacking. And we are paying the penalty—a penalty which in mere money fine will ultimately mulct the taxpayers of the country more than the sum total of all Mr. Carnegie's millions.

Whatever the right answer may be to Mr. Carnegie's Conundrum as to the best use of millions, the British Government has assuredly shown us the worst use in the world.

BOMBAY BRANCH OF THE ROYAL ASIATIC SOCIETY

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E. H.

LONDON: PRINTED BY WILLIAM CLOWES AND SONS, LIMITED, STAMFORD STREET AND CHARING CROSS.

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